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• THE FRONT PAGE •

AS the Hon. W. S. Fielding, Minister of Finance, the confidence of the people of Canada?

I am given to asking this by reason of the seeming distrust with which the question of reciprocal trade with the United States is received in many quarters. For some fifteen years Mr. Fielding has stood at the helm of Canadian finance, and I do not think that even the most bitter partisan can find a great deal of fault with the manner in which this Minister has managed to navigate his craft in the difficult waters of Dominion politics.

If the Hon. W. S. Fielding comes a cropper in his dealings with the Washington authorities, it will be the first of his career. Why then, should one imagine that he will come out of these negotiations one whit the worse for having entered upon them?

For political reasons—in order to save the face of the Republican party in the United States—President Taft and his colleagues are anxious for a reciprocal treaty with Canada. The voter has told those in charge at Washington in no uncertain terms that protective tariffs of the Payne-Aldrich sort are no longer acceptable. As a matter of fact, President Taft has met with a repulse, and like a good general, he is covering his retreat as best he may, awaiting a favorable opportunity to attack again under more favorable circumstances.

President Taft realizes that the only hope for his party in 1912 is doing something in 1911, and this something can best be accomplished by negotiating, if possible, a commercial treaty with Canada. With the Republicans of the United States it is a political necessity; and this being so, is there any good reason why we here in Canada should not take advantage of it? In some of the newspapers which object to any and all dealings of this sort with the United States, it is pointed out that the Republicans, as one of the two great political organizations, has for forty years held aloof from such negotiations, and that in this interval we have worked out our own salvation. These papers might also remember that for forty years the Republican party of the United States has been yelling the slogan of high and yet higher tariffs, but now their voices are stilled. The people have spoken and the high tariff god is shelved and the dust is already beginning to gather about him. If ever the time was opportune for a bigger, broader, better trade understanding with our neighbors it is now and not later, when, perhaps, the political necessity will be less pressing than at present.

According to critics the Canadian Government may make trade treaties with Germany, with France, with Algeria or with Timbuctoo without fear of adverse criticism, but when it comes to making trade treaties with a country that really counts in the affairs of this nation, it's another matter. We do more business with the United States in one year than we are likely to do with either Germany or France in a lifetime, and we do this now at great expense to ourselves. If we make things and grow things that the American requires, and the American makes things and grows things that we require, why in the eternal fitness of things should we not get together and see if we cannot swap products to our mutual advantage?

The dog-in-the-manger attitude assumed by those who would, if they could, cut us off from trading with the United States because, forsooth, they once talked of annexing us, should be discarded in this generation. These critics should remember that a goodly share of this old discourse originated among our own people, many of whom have lived to see the folly of it. These newspapers should also remember that the governing powers of all countries occasionally have a change of heart, and that the desire of the people of the United States to trade more freely with their neighbors is the natural outgrowth of protection run mad.

If we can manage by negotiations with our big neighbor to place a considerable number of the necessities of life on the free lists without hurting ourselves, so much the better for us. The broader our market, the more free and untrammelled our trade, the greater our prosperity. The details can, I think, be left with perfect safety in the hands of the Minister of Finance, and the country may rest assured that no serious harm will be done to any legitimate industry in the length and breadth of the Dominion.

THE hold that Rudyard Kipling has on the minds of the public wherever the English language is spoken is shown by the interest that his smallest utterance arouses. In the recent British elections there were many able discussions on the House of Lords than his, but the one picturesque speech that he made was reprinted everywhere and its pros and cons discussed. The ideas it contained were not even original with him. They were given to the world two years ago by an American writer, whose name one must confess one forgets, in a treatise on British political institutions. Yet Kipling's five-minute speech put these ideas more effectively before the world than the American's carefully written book.

Then Mr. Kipling sits down and writes a letter protesting against the proposal emanating from American newcomers to the West to change the name of the town of Medicine Hat. It got into print, and has caused almost as

much discussion as though the Roosevelt of twelve months ago had written it. There are men in England writing better books than those of Kipling, but not one whose private views on a parochial matter of this kind would arouse a flutter. There is, however, one good reason why Kipling's letter should be discussed. His views are sound. He defines them as follows:

To my mind the name of Medicine Hat has an advantage over all the names I have quoted. It echoes, as you so justly put it, the old Cree and Blackfoot tradition of red mystery and romance that once filled the prairies. Also it hints, I venture to think, at the magic that underlies the city in the shape of your natural gas.

Believe me, this very name is an asset. It has no duplicate in the world. It makes men ask questions, and, as I knew

city. It was a happy inspiration that changed the name of Fort Garry to Winnipeg. The insignificant title Regina is a better name than Pile o' Bones to the ordinary mind, but it is doubtful whether Kipling would subscribe to this view. Moose Jaw is capital, and Calgary, whatever its origin, is not easily forgotten. Vancouver perpetuates the memory of a great explorer whose nomenclature happened to be exceptional, but Victoria has been so overworked that it has become commonplace. Generally speaking, the true principles of town naming demand that the municipality should be given a name racy of the soil or significant of its history and ancient environment. The practice of naming places after some town famous in

are as heartrending as they are plentiful. Entire townships have their finances so tied up that the residents do not know which way to turn. Men and women have lost the better part of the savings of a lifetime. Men and women, aged and bent with toil, are back to where they were a score of years ago, but it is now too late to build again a competency for old age.

What has been done is done so far as the Farmers Bank is concerned. Some men may go to prison for their share in the wrecking of this institution, but this is small satisfaction to those who have lost the net result of years of toil. What the people of Canada must now look to is the future safeguarding of their funds. That it is pos-

sible for a chartered bank to have loaned upward of twice its paid-up capital on a mining prospect, not to speak of the bank's officers so manipulating the Government reports as to leave even those who study these monthly statements and pin their faith upon them, in serious doubt as to the validity of such documents, is a stigma upon Canadian banking methods which can only be obliterated by so recasting our banking laws as to make a repetition scarcely possible.

Our Ottawa Parliamentarians, if they have the requirements of the public in mind, can scarcely overlook the lesson of the Farmers Bank when the time arrives for the revision of the Bank Act at the present session of Parliament. An independent supervision of the chartered banks of Canada would have made impossible this Farmers Bank episode. An independent inspector with an

ounce of sense and a grain of integrity would have seen the rottenness of the institution long ago, and would have cut short the career of William Travers as the manipulator of other people's money.

THE Lavergne enactment (the dual language law), which had its origin in the brain of one Armand Lavergne, and was put through the Quebec House at the last session, is now in force, and in consequence there has been much bad feeling engendered in business circles in the province of Quebec. This dual language law, which bears Nationalist stripes, and is in reality one of the pet children of Henri Bourassa, provides that all transportation companies and other public utility corporations must issue tickets, contracts and other printed forms in both French and English within the confines of the province of Quebec.

One might imagine that such a question could very safely be left to the good judgment and business instinct of the corporations effected. When a corporation depends upon the good-will of the public for its very existence, it is, I think, quite within the bounds of reason to presume that the corporation in question will print all necessary literature as best suited to their particular requirements. For instance, on the lines of the various railways throughout the province of Quebec it has always been the custom to print public notices in French communities in the French language. It did not require an enactment by Lavergne-Bourassa & Co. to bring this about. The railways did it of their own accord. The continued interference with the rights of the community and the individual by such men as Armand Lavergne is in the first place a serious reflection upon the people of the province of Quebec as a whole, and one they little deserve. Lavergne's dual language law is of a piece with Bourassa's petition to his fellow-countrymen, urging them to deal with French banks only. Both are meant to reclaim from the grave of oblivion old animosities and old prejudices which were long ago decently buried.

A PRESS despatch from Port Arthur details the fact that an Indian woman and five children were recently discovered in a starving condition in the wilds of Northern Ontario, having been obliged to sustain life on rabbit meat. That a human being would literally starve to death upon an exclusive diet of wild rabbit may at first sight appear strange, but it is nevertheless true. Of all the meats that man is inclined to eat rabbit is probably the least nutritious, and this is particularly true of "bunny" during the winter months when the human frame demands a goodly percentage of fats, in order to hold its own against the cold. A rabbit cooked as it would be in the wilds, that is without "fixins," is about as valuable a food product as so much sawdust. It fills the stomach, and for the time satisfies the craving, but the necessary sustaining nourishment is lacking. In the far north, in the Bad Lands, the Indians in years of poor hunting, are sometimes driven to a rabbit diet, but always with disastrous results. There is probably no wild animal which thrives so well as the rabbit in all climates and in all latitudes; in fact, they are to be found in never decreasing numbers on all continents and in both hemispheres, and there is at the same time no animal which as an article of food is so utterly useless.

It becomes every day more evident that should the Ontario Railway Board allow itself to be blinded by the Toronto Street Railway, the citizens of this city will be obliged to content themselves with a lot of revamped junk in place of real pay-as-you-enter cars.

In a recent interview, Mr. R. J. Fleming made it quite clear that if the Toronto Street Railway could by any chance evade placing real P.A.Y.E. cars on the system, they would do so, giving us in place of the real article a



In High Park.



In High Park.



On Toronto Bay.



A snowshoe tramp up the Don.

more than twenty years ago, draws the feet of the young men towards it. It has the qualities of uniqueness, individuality, association and power. Above all, it is the lawful, original, sweat-and-dust-won name of the city, and to change it would be to risk the luck of the city, to disgust and dishearten old-timers, not in the city alone, but the world over, and to advertise abroad the city's lack of faith in itself.

Men do not think much of a family which has risen in the world changing its name for social reasons. They think less of a man who, because he is successful, repudiates the wife who stood by him in his early struggles. I do not know what I would say, but I have the clearest notion of what I should think of a town that went back on itself.

There is nothing like a good, significant, memorable name. As a Western paper has pointed out, Mr. Kipling owes much to the exceptional character of his own name. Medicine Hat does, as he says, suggest the "red mystery and romance which once filled the prairies." The chief towns in Canada owe much to the quality of their names. The heads of the Family Compact, who, in the thirties, changed the name of the town of York to Toronto, which in the Ojibway tongue signifies "the meeting place," and which was the name conferred on its geographical site generations before by the Indians, placed residents of this city lastingly in their debt. Rat Portage is a name not devoid of a certain quality of romance, dating from the days of the adventurers who navigated the Rainy River in canoes, yet its people were not without justification for changing it to the more beautiful and significant one of Kenora. Canadians have never been much bitten with the idea of adopting classical names for raw towns like Rome, Syracuse, and Troy. We have an Athens, it is true, but if it had ever emerged from the village stage it would probably have been given a name more characteristic of our young land. It is to be doubted whether those who changed the name of Stadiona to Quebec or Hochelaga to Montreal were well inspired; nevertheless, Quebec and Montreal are good names not easily forgot. Ottawa was a magnificent substitute for Bytown, and Ontario also lingers in the memory even though Mr. G. W. E. Russell and Mr. William de Morgan imagine it to be a

English, European and classical history, or of selecting a name merely because it has a pretty suburban quality, should cease. And speaking of charm in a name, it may be said that our people habitually do violence by mispronunciation to the most musical name in Canada's geography. Were the vowel sounds in Niagara given their full value, thusly, Ni-a-gara, the loveliest scenic feature that the East possesses would have a name commensurate with its beauty.

CURATOR CLARKSON's first public statement regarding the affairs of the Farmers Bank indicates even a more rotten condition of affairs than had been forecasted by the most ardent enemy of this institution. In place of the Keeley Mine—if it deserves the name of a mine—owing the bank in the neighborhood of \$550,000, Mr. Clarkson's statement shows that this "hole in the ground" is indebted to the bank for a no less sum than \$1,156,000, or over twice the actual paid-up capital of the bank. There appears to be no good reason to believe that the depositors will receive back any considerable proportion of their money, and how serious is this phase of the situation may be gathered from the fact that no less than \$1,281,000 is due these depositors, chiefly in the country districts of Ontario.

The full double liability will, of course, be called, but it is far from likely that upward of 75 per cent. of this can be collected from the stockholders, as it is well known that more than one "wise" stockholder of a year or so ago got from under, passing their stock on to those who have practically no tangible assets. How much the depositors will obtain depends largely upon what the Keeley Mine will bring. Should it make good and sell for anything like what it now owes the bank, the depositors will get back their own, but even the most optimistic hardly expect this.

Stories of the suffering in the country districts of Ontario as the direct result of the Farmers Bank crash

poor imitation that embodies none of the good points of cars of this character and all the bad points of the old style.

It is "up to" the people of this city to insist that the Toronto Street Railway instal the proper cars and refuse to accept this remade junk. Mr. Fleming lays down the principle that any car which has double trucks, can, with the addition of a ticket box and enclosed platform at the rear, be classed as a P.A.Y.E. car. I would ask the general manager of the company if he expects to pay royalty to the P.A.Y.E. Company on this type of car.

The chances are a hundred to one that he does nothing of the kind.

The citizens of Toronto should refuse to accept P.A.Y.E. cars unless the rear platforms are at least twice as large as the largest platforms now in use in this city.

Unless the cars have a rear exit as well as a rear entrance.

Unless the front exit is made broad and convenient.

Unless the rear platform is supplied with suitable guard rails, after the manner of the real P.A.Y.E. cars.

Unless the cars are suitably supplied with push buttons at frequent intervals.

Unless the cars are heated electrically as cars on all first class lines now are.

If the people of Toronto do not insist upon these points they will not get them. That can be sent down as a principle upon which the Toronto Street Railway will assuredly act.

The past record of the Ontario Railway Board, as a whole, is not such as would lead one to believe that the final decision of this body will be in accord with the best interests of the citizens. Up to date Mr. Kittson appears to be the only individual on it who has a grasp of the real obligations of this body toward the citizens of Ontario, though the chairman manifested a sudden change of heart on a recent occasion.

Rest assured that if the people and the press do not keep after the Toronto Street Railway and the Ontario Railway Board there will be nothing done of any consequence. So far behind the times is the T.S.R. that it would take the sum of three million dollars or more to properly equip this city with real pay as you-enter cars of the best type, and one may rest assured that the T.S.R. will not "let go" to this extent if it can possibly be avoided.

RECENT investigation shows that the six big packing concerns of Chicago have taxed the consumer to the tune of \$945,000,000 for a one year's supply of meat. The net profits of these concerns amounted to about \$25,000,000 per annum, but as these figures are not put forward with any great amount of willingness, it may fairly be presumed that the net profits given are cut down to the finest point possible. That this has been the method in past years is indicated by the fact that Armour & Co., the largest of these packing corporations, has a surplus net capital investment of \$74,000,000, which represents their surplus profits of years gone by. Morris & Co., the third largest Chicago firm, showed last year a net profit of 69 per cent. on their capital, while in previous years the profits have ranged around 50 per cent. per annum. These few figures show why meat is abnormally high, and also indicate the necessity of the United States Government taking an active hand in the regulation of corporations upon which the public is dependent for its very existence. In the ordinary channels of trade such profits would be impossible. It is only when a monopoly exists, prompted as the monopoly is by tariff walls, and promoted by men who have the conscience of a Cheshire cheese, that these things are possible.

THE interesting question of imposing a charity tax upon property is now receiving consideration in Montreal. Some time since, Archbishop Bruchesi brought up the question, explaining that it is now almost impossible for the various Roman Catholic institutions of that city to sustain themselves, not to speak of adequately providing for the ever increasing demands which are being made upon them. The time was when these institutions for the lame, the halt and the blind got along nicely by means of voluntary subscriptions and from sums raised by entertainments, bazaars, begging expeditions by the nuns, etc., but with the increasing population these institutions have found their funds running so low that the time is fast approaching when they will be obliged, unless relieved in some manner, to refuse further inmates. His Grace therefore suggests that a tax be put upon the real estate of the community, sufficient to give, say thirty or thirty-five cents per day, toward the upkeep of each of the inmates.

When interviewed on the subject, Controller Wanklyn, while stating that he was not prepared to vote for or against such a tax at this time, pointed out that the impression should not go abroad that the taxpayers did not already contribute toward the support of such charitable institutions as His Grace had in mind. The taxpayers did contribute, he said, no inconsiderable sum by lifting from these institutions the burden of taxation and carrying it themselves.

This again opens up the question of tax exemptions. Archbishop Bruchesi points out that in such centres as



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New York city charitable institutions receive generous support from the city authorities, mentioning one case where an asylum for fallen women to which the sum of 35cts. per day is granted toward the support of each of its inmates. On the other hand, it might be mentioned that New York's tax exemption list, in proportion to its assets and its population, is relatively very small in comparison to that of Montreal, where tax exemptions have run riot. According to a recently compiled report the total assessable property of Montreal amounted to \$319,000,000, while the exempted properties amounted to \$109,000,000, therefore in police protection, fire protection, paving, street watering, together with the general administration of a city's affairs, the taxpayers are contributing no small sum of money, more, perchance, than in any city of like size in the New World.

It would be easily within the facts to state that church properties of Montreal stand on the City Assessor's Books at a no less sum than \$50,000,000. Why, then, not allow this property to pay taxes in the regular way, the sum total to be utilized for the benefit of the very institutions which the Archbishop wishes to relieve? A tax of one per cent. per annum upon the churches, the parish houses, the rectories, the presbyteries and the manses, would give the annual sum of at least \$500,000, which would go far to alleviate the wants of the hospitals and like institutions, and at the same time lift from these churches the stigma of tax dodging, which has long been one of the stumbling blocks to real religion and has, in theory, if not in fact, put the church out of the hands of the masses into the realm of the classes.

THE Dominion Labor Gazette (by the way, it will interest those who grow impassioned over the unnecessary "u" in such words, to know that the Department spells it "Labour"), occasionally contains information of a class one does not get in the daily press. One department of genuine interest is that which deals with industrial accidents. It does not occupy much space, but evidently involves a great deal of labor in correspondence and compilation. The figures throw interesting light on the dangerous character of various pursuits. The department collects information only as to such accidents as occur to men in the actual pursuit of their calling. You or I might be killed by a street car to-morrow and it would not be chronicled, but if the motorman was killed it would come under the survey of the Gazette. It appears that in Canada during the month of November, 1910, there were 407 industrial accidents involving separate individuals. Of these 140 were fatal and 267 resulted in serious injuries. The figures appear by comparison with those of other months and years to have been normal. Taken on the surface, the returns would indicate that farming holds rank with railway service, as involving the maximum of danger. Fifty-six individuals were injured in agricultural pursuits in November, of whom 21 died; forty-nine railway employees were injured, of whom 23 died. We have been taught to regard agriculture as the safest of all outdoor callings, but it would appear that it takes its toll of death in no inconsiderable degree. A comparison based on mere returns is, however, deceptive. Great though the number of men engaged in railroad work in Canada is, it is small in comparison with the number of those engaged in agriculture. Probably the most dangerous of all pursuits is mining. The number of men engaged therein is inconsiderable compared with either railroading or mining, yet in November there were thirty-nine serious accidents to miners, of which sixteen were fatal. Navigation seems to be almost equally dangerous, for though the number of men engaged in it, especially in the late autumn, cannot equal the number of those engaged in mining, the toll for November was twelve deaths and six serious injuries. In navigation injuries are, of course, rarer than death. What the sailor has to fear is a watery grave and not the living death of a maimed cripple. The building trades and the pursuits of unskilled labor also show a heavy total of mishaps. Each has thirty-six to its credit, of which one-third were fatal. The number of men engaged in such callings in all parts of Canada, however, makes these figures less serious than they seem. Generally speaking, it would seem that no pursuit is absolutely safe and the figures when grouped *en masse* are rather appalling. Over four hundred industrial accidents of which more than one-third were fatal in a single month, is rather a tragic showing for this young country.

IN the vast wilderness of Central Africa, heroic deeds are constantly being accomplished by white soldiers charged with the task on behalf of civilization of keeping the forces of Moslem fanaticism and their viler forms of savagery in check. How great a part France has played in this task is not fully realized in this country, where the conquest of the Sudan is attributed solely to British resource. A glance at a modern map, however, will show that France is charged with the task of policing an enormous territory known as the French Sudan, which joins the French Congo with the Mediterranean littoral that has long been under French control. Between this territory and Anglo Egypt lies the British territory of Darfur. But in the heart of the waste lies the Sultanate of Massalit, not far from Lake Tchad. This sultanate has been a gathering point for the lawless fanatics of the

Soudan and has been a menace to both British and French interests in Africa. In November a punitive expedition under Lieut.-Col. Moll, a Frenchman who was regarded as the rising man of Central Africa, proceeded against the Sultan of Massalit. Col. Moll, with but three hundred men, succeeded in defeating the well-armed Moslem hordes under the Sultan of Massalit, but in doing so lost his life. Thefeat has figured but little in the cable despatches, but it seems to have been one of great resource and heroism on the part of every Frenchman engaged. Lieut.-Col. Moll is mourned by the whole French army and there have been debates concerning his death in the Chamber of Deputies. Socialist speakers asked whether the whole barren, useless region, which was the scene of the operations, was worth the death of one such man. The answer is that to protect the interests of France and of civilization even on the very shores of the Mediterranean itself, the one remaining highway for contraband trade in arms with the negroes of the south, and of the slave trade also, must be closed. This highway was the Sultanate of Massalit which will shortly be in the complete control of France. It was the open way also for the propaganda of the Senussi, which aims at the Moslem conquest of the world. The French Ministry announced that its policy was the extension of French control until France joins hands with England at Darfur.

Owing to the speeches of Col. Roosevelt and to many discussions of the British political journals, Africa has been much in the public mind of late. It will be seen that the French policy and French feats of arms in the Soudan are plainly in the interest of British rule in Egypt and a definite check on the Moslem fanaticism which for centuries has caused the death of countless Europeans. Ten years ago flannel-mouthed orators in this country were denouncing France because of the Fashoda incident which was really in the interest of England, as it was in that of every other Christian nation. A decade makes many changes in international politics and it is for Canadians an inspiring sight to see France and England working together for the common interests of humanity in the great lawless waste of the Soudan.

ONE was under the impression that the day for abusing the United States of America had passed in Canada; yet on Wednesday last The Globe described that great country as both a "praxis" and a "poiesis." I don't know what these words mean, but they sound indecent. Some of our numerous moral reform organizations should investigate. To say the least, it is bad policy to rouse up these old scandals while reciprocity negotiations are in progress.

TURNING a criminal into an upright man by means of a surgeon's knife is what the newspapers tell us was recently accomplished at Clinton Prison, Dannemora, N.Y. Edward E. Grimmell, who is a member of a respectable Buffalo family, is now 34 years of age, and since a boy of 14 has been criminally inclined. Four terms Grimmell served for various crimes, ranging from theft to forgery. He seemed to be a man so dangerous to the community that there was nothing left but to send him where he could do the least harm—behind walls and bars of the grim prison at Dannemora.

In the course of time the man's family and boyhood friends became convinced that he was not an ordinary criminal. They remembered that up to the time young Grimmell had received a skull fracture, thereby injuring his brain, that he had been a normal boy, but thereafter immediately began to show symptoms of criminality. In what may be termed his sane moments, Grimmell also became convinced that there was something wrong with his brain, and in 1909 Dr. DeWitt G. Wilcox, of Boston University, was prevailed upon to operate upon him, after the surgeons at Clinton Prison had declined to do so.

The change in the man after the operation was such that the prison officials and others who were closely associated with Grimmell, and who had the opportunity of observing him with care, became convinced that the injury to the skull was primarily the cause of the man's criminal eccentricities. The particulars of the case finally came before the Buffalo Judge who had sentenced Grimmell in 1898 on two forgery charges, and it was through Judge Wheeler that the matter was brought to the attention of the Governor of the State, who has now pardoned the man.

Grimmell's future conduct, now that he is again a free man, will naturally be watched with a good deal of interest. Should it prove that by relieving a pressure on the brain this man has been elevated from criminality to upright, decent citizenship, there is work ahead of the skillful surgeon that we not of in this generation.

OF late years there has been so much talk about the Canadian West that some of us have been inclined to wonder whether the world fully realized that there was a Canadian East, and a great agricultural East at that. That life in the West is not all beer and skittles one gathers from hints that sometimes leak out. It is not considered good form for a Westerner of even two years standing to admit that he would ever again consent to live in this land of elm-clad knolls and rolling pastoral landscapes. But when the holiday season arrives the pinch comes. Then, according to the confession published in one Western paper on Christmas Day, the lonely homesteader opens the parcel from the East and decks his little cabin "with panels and pictures and fancy gewgaws from the hamlets of Bruce, or the towns of Middlesex, or those twin cities of the lake, Hamilton and Toronto. The Christmas hamper opened in the dug-out of Alberta recalls the friendships and merry pranks of former years in the Ontario home where the family circle was as yet unbroken." It is pleasant to know that the sentiment for old Ontario, the land of plenty and beauty, is not dead yet, however contemptuously the cocksure Westerner, who is developing a great heritage, may sometimes speak of her. And when the boys with a "wad" decide to spend it in one of the best of all ways—a holiday in the East—they are always sure of a warm welcome from the stay-at-home folk back in the country of the Great Lakes.

The Colonel

Bouquets.

Owen Sound, Ont., Jan. 4th, 1911.

Dear Sirs.—I must congratulate you on your fearless denunciation of "fake financing and wild cat speculations," which no doubt has saved thousands, yea tens of thousands of dollars, to some of your readers.

Yours truly,

S. J. PARKER, Treasurer County of Grey.

St. Mary's, Ont., Jan. 7th, 1911.

Frederick Paul, Esq., Toronto, Ont.

Dear Sirs.—We are in receipt by morning express to-day accept our thanks. It might be more appropriate in an un-



SIR EDWARD CARSON,
The former Solicitor-General of England, who recently challenged Premier Asquith to a debate on the Home Rule Bill.

dentaker's parlor, but we shall leave it in our office as a delightful reminder of trying to get rich too fast at the other fellow's game. There are many in this town, who, when they see it, will experience a similar feeling to that of a widow visiting the grave of her late husband.

We would have liked to have seen your readers respond more liberally to your offer on behalf of the Sick Children's Hospital, there must be many to whom your advice has been very profitable; keep at them, make them contribute. Again thanking you for your gift, which is free from double liability.

Yours truly, DUNSEITH AND THOMPSON.

Preston, Ont., Dec. 28th, 1910.

Toronto Saturday Night, Toronto, Ont.

Gentlemen—I am pleased with your independent and straightforward writing, and believe it would be better for humanity if other newspapers do more of it on the same lines.

Wishing you a prosperous New Year,

Respectfully yours, PETER BERNHARDT.

Orillia, Ont., Jan. 3rd, 1911.

Exchange Editor, Saturday Night, Toronto.

Dear Sir.—We enjoy reading Saturday Night. It has been greatly improved under its present management.

Yours truly, TIMES PRINTING CO.

Cathedral of St. John the Divine, New York, Jan. 6, 1911.

Saturday Night, Ltd., Toronto.

Gentlemen—I most thoroughly appreciate and value Saturday Night for its excellent editorials, news items, and for its independent attitude for right living and right aims.

Very truly,

REV. CANON ERNEST VOORHIS.

Chase, B.C., Jan. 3, 1911.

Editor Saturday Night, Toronto, Ont.

Dear Editor.—Please accept my sympathy re T.S.R. and L.D.A. I don't know which is the worst. The first we sure haven't got, prefer a "cayuse," and the last don't interfere back in the hills.

Wishing you the compliments of the season and continued prosperity, I remain,

Yours truly, STAN. C. HARDIE.

London, Ont., Jan. 1, 1911.

Dear Sir.—I enclose a circular received by me from Purdy & Co. Who Purdy & Co. are and how they got my name, I do not know, as I never owned a mining share in my life, and after reading "Gold and Dross" I never intend to. I have saved many times my subscription to the "Paper Worth While" by reading your financial page, and hope you will continue the good work.

Yours very truly, McA.

McA.

London, Ont., Jan. 1, 1911.

How I has done! (Robert K. of cholera, and in Bra of experiments in the hist to day the tation is in was ackno workers. white man French co appalling f most favor Month by the most in Of more t are white) of March in any city than in a brought ab history of the effective again would be a

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Vol. 24. TORONTO, CANADA, JANUARY 14, 1911. No. 14.

? POSTS ABOUT PEOPLE ?!

Two Musical Farces.

THE visit of the Montreal Grand Opera Company gives Toronto its one chance of the season to participate in the craze which is sweeping over the big cities of this Continent. In the United States, the people are grand opera mad, and New York has even been favored with the first production on any stage of two of the big music dramas of the year. The patrons have evidently not yet found the secret of following the story, but they apparently do not care whether or not they know what it is all about. Miss Blanche Bates attended the dress rehearsals of Puccini's musical setting to "The Girl of the Golden West," in which she visited Toronto during her long run in the piece several years ago. It is recorded that Miss Bates sat through the first act and tried to keep in touch with the action; then she gave up the effort and made her way to the lobby, returning a few minutes later with a copy of the words.

Toronto regards itself as a centre of musical culture, but if its influence exists it does not spread very far. The vocal society of a town not a hundred miles east of this city recently published its plans for the year, including the following statement: "During the season we intend taking up 'The Messiah' and other light operas."

Dr. Osler on "Man's Redemption of Man."

IN the December number of the American Magazine, our own Dr. William Osler writes in his usually attractive and comprehensive style upon what he terms "Man's Redemption of Man"; in other words, winning the fight against disease.

He says that up to forty years ago preventive medicine was a blundering art, for it was not until a later period that the practitioner began to be aware that the discovery of the causes of serious diseases was a science. "How little do we appreciate what even a generation has done!" says the Doctor. "The man is only just dead (Robert Koch) who gave to his fellow-men the control of cholera. Read the story of yellow fever in Havana and in Brazil if you wish to get an idea of the powers of experimental medicine; there is nothing to match it in the history of human achievement. Before our eyes to-day the most striking experiment ever made in sanitation is in progress. The digging of the Panama Canal was acknowledged to be a question of the health of the workers. For four centuries the Isthmus had been a white man's grave, and at one time during the French control of the Canal the mortality reached the appalling figures of 170 per thousand. Even under the most favorable circumstances it was extraordinarily high. Month by month I get the Reports, which form by far the most interesting sanitary reading of the present day. Of more than 54,000 employees (about 13,000 of whom are white), the death-rate per thousand for the month of March was 8.91, a lower percentage, I believe, than in any city in the United Kingdom, and very much lower than in any city in the United States. It has been brought about in great part by researches into the life history of the parasite which produces malaria, and by the effective measures taken for its destruction. Here again is a chapter in human achievement for which it would be hard to find a parallel.

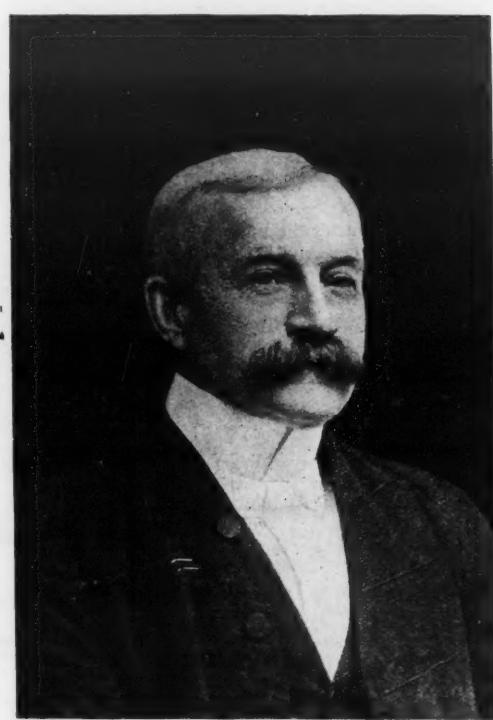
"A plain proposition is before the people," concludes Dr. Osler. "We know the disease, how it is caused, how it is spread, how it should be prevented, how in suitable cases it may be cured. How to make this knowledge ef-

fective is the prime thing. It is a campaign for the public; past history shows that it is a campaign of hope. The measures for its stamping out, though simple on paper, present difficulties interwoven with the very fabric of society, but they are not insuperable, and are gradually disappearing. Only prolonged and united efforts carried through several generations can place the disease in the same category with typhus fever, typhoid, and smallpox."

It Paid to be Wrong.

IT does not always pay to be right. The champion St. Michael's hockey team paid a visit to Boston during the holiday season and played a couple of games there. As considerable interest was taken in the visitors, some enterprising youths thought they would prepare pennants to sell to the crowds. Most of them argued this way, "What are the natural colors for an Irish college? Why, who ever heard of a team with a name like that which did not use green and white? Ireland for ever?" On the day of the game, there were plenty of pennants made up of these colors.

When the sale was being energetically pushed in the rink, a youth came on the scene with pennants made of light and dark blue. He had gone to considerable trouble in order to be correct, and laughed at his careless business opposition. To his dismay the crowd apparently did not care what St. Michael's colors were, but chose what they thought they ought to be. The green and white sold well, while the man who had taken pains to be right found that he was in wrong.



SIR GEORGE GIBBONS,
The London barrister, whose services on the International Waterways Commission have earned him a Knighthood.

The Story Interested Him.

AT a recent meeting of the York Pioneers, Mr. Thomas Bell told a number of picturesque anecdotes about the early days of Toronto. One of them concerned a negro who kept a hotel on Adelaide street in 1845. The colored man made considerable money, and was able to give his daughter a fairly good education. It was not thought very surprising, therefore, when a white man came upon the scene and wanted to marry her. A short time after the wedding, the husband suggested that they should go for a trip, and as wedding journeys were not common in those days the bride appreciated his thoughtfulness. They went over to the United States, and the next thing heard about them was that the wife was in slavery and the husband had disappeared with the price of her freedom. It cost the father \$10,000 to get her back to Canada again.

There is a sequel to the telling of the story. A man who attended the meeting of the pioneers entertained a few friends by recounting what he had heard. Some of them who did not care much about ancient history paid very little attention, but during the story of the wedding trip one of them suddenly became interested. As he was a mere mortal with rather a militant wife, it caused rather a stir when he asked almost eagerly at the conclusion of the story, "Where did you say they went to?"

A Dark Secret.

WILL the engagement be broken? The question is being asked by those who witnessed the incident. It was at the Bonaventure Station, Montreal. The young man had carried the young lady's grip to her section in the pullman, and had deposited beside it a suspicious looking box. Then he stood talking on the station platform near the door of the car. The couple apparently had much that they wished to say, but little that they could utter.

"All aboard," cried the conductor.

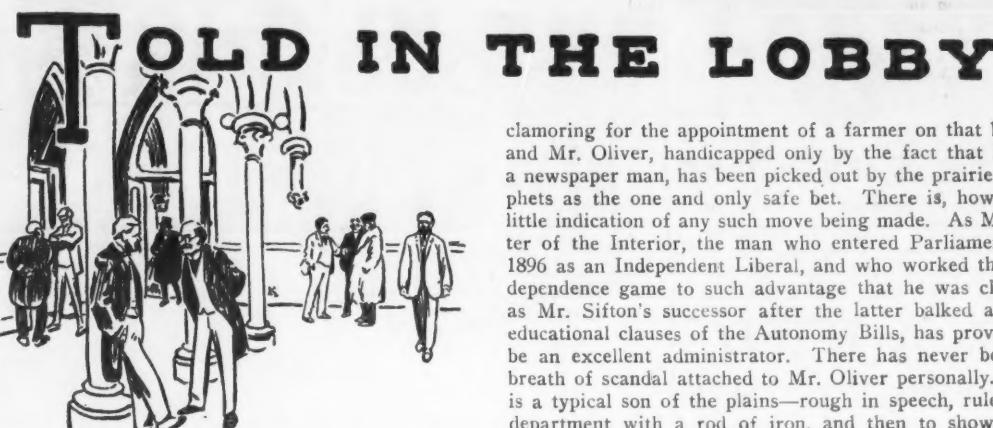
The young man's feelings seemed to overcome him. He turned away as he held out his hand. Then the girl tittered, and he turned to see that he held not hers, but the itching palm of the colored porter.

Plagiarizing an Epitaph.

IN an article which recently appeared in an English periodical on ancient epitaphs one was quoted which must have inspired a quatrain that attracted some attention in Toronto a quarter of a century ago. The epitaph in question is described by the English writer as "a delicious blending of the temporal and spiritual, and one which shows that in the olden times the spirit of successful advertising was already to be found in the business world." The verse ran:

Beneath this stone, in hope of Zion,
Doth lie the landlord of the Lion,
His son keeps on the business still,
Resigned unto the heavenly will.

Some anonymous joker who lived in Toronto in the eighties was evidently familiar with this epitaph as the following facts show. One of the great merchants who helped to build up the commercial prosperity of Toronto at the time it started to grow in real earnest was the late Robert Walker. The large emporium of R. Walker and Sons stood on King street on the site now covered by the King Edward Hotel and the Victoria street extension. Those were the days of trade marks, and the title of the



THE departure of the Ministerial delegation for Washington turned the Ottawa Central Station into a miniature Cabinet Council. There was Sir Alan Aylesworth, who, in honor of His Majesty's recognition, had replaced his green soft hat (which is as much of an institution about the Parliamentary precincts as the Mace itself) with a shiny new small-brimmed bowler, and which the Minister had much difficulty in keeping on his dome of thought. Hon. William Paterson, all smiles, carried a little bag. The Minister of Customs has the most engagingly innocent smile of any man in Parliament today, and for his visit to Washington he also had gone to the trouble and expense of laying in a brand new hat of the silk type. Mr. Fielding fussed about the platform, keeping a wary eye on his colleague of Customs, fearing the latter might after all miss the train, while Hon. L. P. Brodeur sought an early seat in the private car and started to read some nice kind thoughts concerning himself in the day's issue of "Le Devoir." William Lyon Mackenzie King and George Graham strolled down to see the party off, and the mere "plebs" who pay for private cars, Ministerial salaries, trips to Washington, and all that sort of thing, stood around in silent awe, peering into the windows of the palatial pullman, watching the white coat chef prepare a Lucullan feast, and probably coming to the conclusion that politics is not such a bad occupation after all. The train was delayed five minutes, because Mr. Paterson discovered the awful fact that he had mislaid his glasses. Without them William is about as helpless as a Nationalist candidate in St. John's County. The missing lenses were finally unearthed in the pocket of his Prince Albert coat tails, carefully wrapped in a copy of the Ottawa Liberal platform of 1893. This Mr. Paterson carries always for identification purposes, in case of emergency, as he is the only person known to have a copy of this rare document in a state of good preservation.

POOR Mr. Pugsley! He is in trouble again, and by the looks of things he will stay there for some time. And all because of his well-known desire to ignore Canadian interests and permit a United States corporation to dam the St. Lawrence at the Long Sault rapids. Isn't it too bad? And it all happened just when the man of whom Sir Wilfrid Laurier said he was prouder than ever was beginning to think that the little affair of the Sawdust Wharf at Richibucto and the Mayes dredging contract were safely tucked away in the cupboard of forgotten incidents. This is how it happened. After the experience with Mr. Pugsley last session, when that engaging gentleman tried to force through Parliament a bill which had for its underlying object the damming of the St. Lawrence, those opposed to such a project, and in Parliament their name is legion, studied very carefully the legislation introduced recently by the Minister, creating the Canadian side of the Joint High Commission, and providing for the payment of its members. This commission will have charge of the enforcement of the Waterways Treaty, and thus will possess full power to deal with all matters affecting boundary waters. This is exactly where the opponents of the Long Sault dam saw the nigger in Mr. Pugsley's fence. What would prevent, they asked, this commission giving power to a corporation to dam the St. Lawrence, without going through the formality of coming to Parliament at all? Under Mr. Pugsley's bill and under the Waterways Treaty, this commission is all powerful, and now those who wish to preserve intact the navigation facilities of the great national highway from the Lakes to the sea, find that they are called upon to give life to this commission, which may, of its own accord, hand over Canadian rights to the Philistines. So soon as Mr. Pugsley brings on his bill again, there promises to be a battle royal. The stew is already beginning to warm in the political casserole, and unless Mr. Pugsley can show good grounds for his contention that this commission in no way usurps the functions of Parl', it would not be surprising if those all night seen at last session were repeated.

EVERY little while there comes out of the West a report that Hon. Frank Oliver is about to retire from the post of Minister of the Interior, and find more congenial duties on the Railway Commission. The West is

Walker establishment was "The Golden Lion." An immense gilded lion was prominent on the front elevation of the store. Robert Walker was a prominent Methodist and foremost in all religious works. In course of time he was called to his fathers, and shortly after his funeral someone inscribed on the fence of the cemetery so close to his tomb that the allusion was apparent, the following verse:

I am on my way to Zion,
My sons are still at "The Golden Lion,"
Measuring goods and filling the till,
Thus fulfilling their father's will.

Emma Came Back.

CAPTAIN JONES, of the steamship Canada, relates the following story illustrating the remarkable sagacity of dumb animals:

Besides the crew of this ship of the White Star Dominion Line there is a feline supernumerary named Emma. When the boat landed in Montreal, near the close of the past season, Emma, deserting for the time her newly-born family, set out, according to custom, for a walk up Commissioner street. But Emma became so interested in the improvements to the harbor that she lost track of the time and returned to the dock to find that the Canada, her floating home, had sailed. Was Emma perplexed? Well, perhaps; but she was not nonplussed. Strolling along the wharves she took passage by the Allan Line, there until she found her ship, ran up the gang-plank and a week later landed in Liverpool, trotted up the quay joined her family.

clamoring for the appointment of a farmer on that body, and Mr. Oliver, handicapped only by the fact that he is a newspaper man, has been picked out by the prairie prophets as the one and only safe bet. There is, however, little indication of any such move being made. As Minister of the Interior, the man who entered Parliament in 1896 as an Independent Liberal, and who worked the independence game to such advantage that he was chosen as Mr. Sifton's successor after the latter balked at the educational clauses of the Autonomy Bills, has proved to be an excellent administrator. There has never been a breath of scandal attached to Mr. Oliver personally. He is a typical son of the plains—rough in speech, rules his department with a rod of iron, and then to show that under the austere outwardness there is the fount of hospitality, he occasionally gives a dinner to five or six hundred of his inside clerks and higher officials. Not only the Government, but Parliament would miss the Honorable Frank. He has a habit of making long-winded speeches in defence of his department which would inevitably bore the House were they not replete with homey epigram and Western raciness. A judgment delivered by Mr. Oliver from his seat on the Railway Commission would read like a page from the book of some prairie poet.

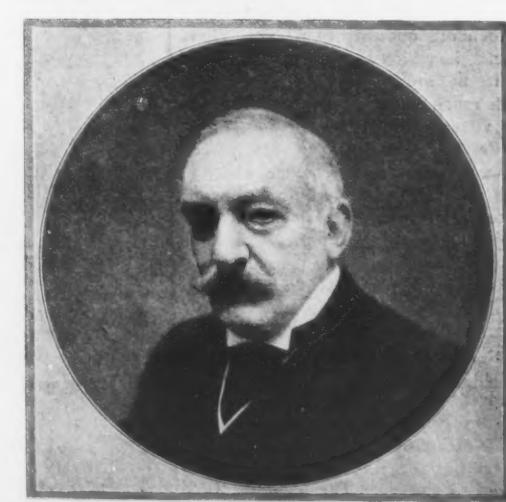
MR. REID, of Grenville, who is now lying in a Toronto hospital recovering from the effects of a severe operation, will be sorely missed from the House during the next month or so. John Dowsley Reid, who early in life laid down the surgeon's knife to follow the "will o' the wisp" of politics, is one of the hardest hitters on the Opposition benches, and he is also one of the most conscientious spade handlers in the Committee on Public Accounts. As an opponent of any project to dam the St. Lawrence without the consent of Parliament, Dr. Reid has long been active. So much in earnest is he in this matter, that the story is told that while under the anaesthetic recently, he delivered a half hour's speech lying on the operating table in which Mr. Pugsley and his devious methods were nailed to the mast by the arrows of the well-known Reid invective. That he will soon be able to take his seat in the House again is the hope of every man in Parliament, no matter what his affiliations in a political sense may be. Dr. Reid has fought the battles of the Conservative party in and out of the House of Commons since 1891, and he was one of the members of the Borden touring party which covered the West in 1907.

M. FIELDING will have his work cut out in warding off Opposition attacks, on his return from Washington, particularly if he keeps up his "mum as an oyster" attitude respecting reciprocity negotiations. Parliament, at least those members of that body who sit on the left of Mr. Speaker, is consumed with a burning desire to know exactly how far things have gone as a result of these Ottawa and Washington pow-wows. The more one studies Mr. Fielding the greater admiration one entertains of his extraordinary capacity. He is by long odds the most industrious member of the Cabinet, and even Sydney Fisher must take a rear seat when it comes to departmental fussiness. But about this reciprocity matter, Mr. Fielding has in the past withheld information from the House on the somewhat vague ground of "the public interest." It is doubtful if this excuse for taciturnity will go down on this occasion. The Opposition feels that it is entitled to know something of the general policy on which these negotiations are being conducted, and even Mr. Fielding may find it difficult to play the deaf and dumb act during the next week or two. So secretive is Mr. Fielding, that frequently his genial deputy, Mr. Boville (who is invariably spoken of as "Mr. Bovill" in the House) is entirely in the dark respecting financial matters, which the Minister deals with on his own responsibility. But he may thaw out under the heat of Opposition fire.

WHAT'S in a name. Allen Bristol Aylesworth suddenly becomes Sir "Alan." Dan Mann becomes Sir "Donald." What magic is there in the touch on the right shoulder of the royal sword, which changes the commonplace nomenclature into things of oral beauty? There is no doubt that Dan will still be Dan to the average man, no matter what his official name may be in the table of precedence. And as for Sir Alan, he will continue to be familiarly known about these precincts as "old A. B." the man who spends hour after hour each week in his little private office studying the reports of judges concerning convicted prisoners, weighing every title of evidence to see if by chance justice can be tempered with mercy. The Minister of Justice is one of the strongest men in the public life of Canada to-day. He has a great contempt of the little, petty things of politics. And that new bowler hat he bought for his Washington trip is not a whit larger in size for "Sir Alan" than it was for Hon. Allen B. Aylesworth.

THE MACE.

Ottawa, Jan. 9, 1911.



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THE NEW PRESIDENT OF ARGENTINA.
Dr. Roque Sáenz Peña, was born at Buenos Ayres in 1851. He graduated as a Doctor of Law in 1875. In 1879 he joined the Peruvian Army, fought for Peru and Bolivia against Chile. In 1881 he became Under-Secretary for Foreign Affairs in Argentina. He represented Argentina at the International Congress at Washington in 1890, and the same year was made Argentine Minister for Foreign Affairs. Dr. Peña subsequently served as Argentine Minister at Madrid, and at Rome.



DR. WILLIAM OSLER.



The First Step

towards catching a cold is to get your feet damp, and then stand about in the cold. It is not necessary to let your feet get wet. The cushion sole on

DR. A. REED'S CUSHION SHOE

is so constructed as to effectually keep out the dampness and cold.

It is a soft springy cushion, warm, comfortable and hygienic. It conforms to the shape of the feet, and does not cramp or rub them in any way. It affords the greatest possible amount of foot comfort, at a reasonable cost.

Women's \$5 Men's \$6

Blackfords

114 Yonge St., Toronto

To talk about bugs
Now seems out of reason,
But some kinds of bugs,
Are always in season.

So is "KEATINGS." The famous English Insect Powder. Stainless, odorless and harmless except to insect life. For sale by all Druggists in Tins only. 10, 15, 20, and 25 cts.



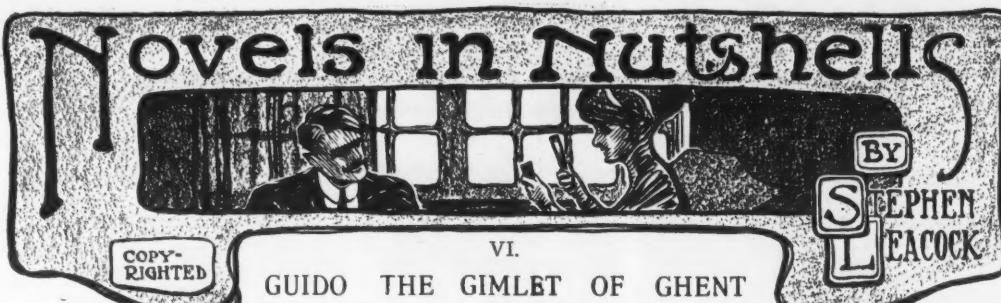
Toronto Saturday Night
Dear Editor
Enclosed please
find \$3.00 for one
year's subscription
to "The Paper
worth while."
My address
is

Yours truly

The Useful Sunflower.

THE most remarkable use to which the sunflower has been put is in the construction of battleships. The stalk of the plant is very pithy, and even when compressed into blocks this pith is capable of absorbing a tremendous quantity of water. These blocks, in which the pith retains some of its flexibility, have been employed with much success in the solution of the vexed problem of the lining of a battleship's sides. They are placed between two walls of steel, and the substance is so resilient that it completely closes up the hole made by a projectile, keeping out the water for a long time.

Another little known use of the sunflower is in the manufacture of cigars. There is not a part of the plant that is without commercial value. The seed, which is raised by hundreds of millions of pounds every year in Russia, makes a palatable edible oil, with a residue of seed cake for cattle; or it may be fed in the kernel to poultry. The blossoms furnish honey first and then an excellent yellow dye. As for the stalks, the Chinese are clever enough to get a sort of silky fibre from them, and they are also good for fuel and for the production of potash. In New England it is believed that the sunflower "keeps away malaria"; it is also believed that the blossoms follow the sun in its daily course, but that is not true.



VI. GUIDO THE GIMLET OF GHENT OR

A ROMANCE OF CHIVALRY

IT was in the flood-tide of chivalry. Knighthood was in the pod.

The sun was slowly setting in the east, rising and falling occasionally as it subsided, and illuminating with its dying beams the towers of the grim castle of Buggenberg.

Isolde the Slender stood upon an embattled turret of the castle. Her arms were outstretched to the empty air and her face, upturned as if in colloquy with heaven, was distraught with yearning.

Anon she murmured, "Guido—and bewhiles a deep sigh rent her breast.

Sylph-like and ethereal in her beauty, she scarcely seemed to breathe.

In fact she hardly did.

Willowy and slender in form, she was as graceful as a meridian of longitude. Her body seemed almost too frail for motion, while her features were of a mould so delicate as to preclude all thought of intellectual operation.

She was begirt with a flowing kirtle of deep blue, bebound with a belt be buckled with a silvern clasp, while about her waist a stomacher of point lace ended in the ruffled farthingale at her throat. On her head she bore a sunroof hat shaped like an extinguisher and pointing backward at an angle of 45 degrees.

"Guido," she murmured, "Guido."

And erstwhile she would wring her hands as one distraught and mutter, "He cometh not."

The sun sank and night fell, enwrapping in shadow the frowning castle of Buggenberg, and the ancient city of Ghent at its foot. And as the darkness gathered, the windows of the castle shone out with fiery red, for it was Yuletide, and it was wassail all in the Great Hall of the castle, and this night the Margrave of Buggenberg made him a feast, and celebrated the betrothal of Isolde, his daughter, with Tancred the Tenspot.

And to the feast he had bidden all his liege lords and vassals—Hubert the Husky, Edward the Earwig, Rollo the Rumbottle, and many others.

In the meantime the Lady Isolde stood upon the battlements and mourned for the absent Guido.

The love of Guido and Isolde was of that pure and almost divine type, found only in the middle ages.

They had never seen one another. Guido had never seen Isolde, Isolde had never seen Guido. They had never heard one another speak. They had never been together. They did not know one another.

They loved.

Their love had sprung into being suddenly and romantically, with all the mystic charm which is love's greatest happiness.

Years before, Guido had seen the name of Isolde the Slender painted on a fence.

He had turned pale, fallen into a swoon and started at once for Jerusalem.

On the very same day Isolde in passing through the streets of Ghent had seen the coat of arms of Guido hanging on a clothes line.

She had fallen back into the arms of her tire-women more dead than alive.

Since that day they had loved.

Isolde would wander forth from the castle at earliest morn, with the name of Guido on her lips. She told his name to the trees. She whispered it to the flowers. She breathed it to the birds. Quite a lot of them knew it. At times she would ride her palfrey along the sands of the sea and call "Guido" to the waves! At other times she would tell it to the grass or even to a stick of cordwood or a ton of coal.

Guido and Isolde, though they had never met, cherished each the features of the other. Beneath his coat of mail Guido carried a miniature of Isolde, carved on ivory. He had found it at the bottom of the castle crag, between the castle and old town of Ghent at its foot.

How did he know that it was Isolde?

There was no need for him to ask.

His heart had spoken.

The eye of love cannot be deceived.

And Isolde? She, too, cherished beneath her stomacher a miniature of Guido the Gimlet. She had it of a travelling chaoman in whose pack she had discovered it, and had paid its price in pearls. How had she known that he it was, that is, that it was he? Because of the Coat of Arms emblazoned beneath the miniature. The same heraldic design that had first shaken her to the

heart. Sleeping or waking it was ever before her eyes: A lion, proper, quartered in a field of gules, and a dog, improper, three quarters in a field of buckwheat.

And if the love of Isolde burned thus purely for Guido, the love of Guido burned for Isolde with a flame no less pure.

No sooner had love entered Guido's heart than he had determined to do some great feat of emprise or adventure, some high achievement of deringdo which should make him worthy to woo her.

He placed himself under a vow that he would eat nothing, save only food, and drink nothing, save only liquor, till such season as he should have performed his feat.

For this cause he had at once set out for Jerusalem to kill a Saracen for her. He killed one, quite a large one. Still under his vow, he set out again at once to the very confines of Pannonia determined to kill a Turk for her. From Pannonia he passed into the Highlands of Britain, where he killed her a Caledonian.

Every year and every month Guido performed for Isolde some new achievement of emprise.

And in the meantime Isolde waited.

It was not that suitors were lacking. Isolde the Slender had suitors in plenty ready to do her lightest best.

Feats of arms were done daily for her sake. To win her love suitors were willing to vow themselves to perdition. For Isolde's sake, Otto the Otter had cast himself into the sea. Conrad the Cocoanut had hurled himself from the highest battlement of the castle headfirst into the mud. Hugo the Hopeless had hanged himself by the waistband to a hickory tree and had refused all efforts to dislodge him. For her sake Bickfried the Susceptible had swallowed sulphuric acid.

But Isolde the Slender was heedless of the court thus paid to her.

In vain her step-mother, Agatha the Angular, urged her to marry. In vain her father, the Margrave of Buggenberg, commanded her to choose the one or the other of the suitors.

Her heart remained unswervingly true to the Gimlet.

From time to time love tokens passed between the lovers. From Jerusalem Guido had sent to her a stick with a notch in it to signify his undying constancy. From Pannonia he sent a piece of board, and from Venetia about two feet of scantling. All these Isolde treasured. At night they lay beneath her pillow.

Then, after years of wandering, Guido had determined to crown his love with a final achievement for Isolde's sake.

It was his design to return to Ghent, to scale by night the castle cliff and to prove his love for Isolde by killing some high achievement of deringdo, which should make her father for her, casting her step-mother from the battlements, burning the castle and carrying her away.

This design he was now hastening to put into execution. Attended by fifty trusty followers under the lead of Carlo the Corkscrew and Beowulf the Bradawl, he had made his way to Ghent. Under cover of night they had reached the foot of the castle cliff, and now, on their hands and knees in single file, they were crawling round and round the spiral path that led up to the gate of the fortress. At six of the clock they had spiralled once. At seven of the clock they had reappeared at the second round, and as the feast in the hall reached its height, they reappeared on the fourth lap.

Guido the Gimlet was in the lead. His coat of mail was hidden beneath a parti-colored cloak and he bore in his hand a horn. By arrangement he was to penetrate into the castle by the postern gate in disguise, steal from the Margrave by artifice the key of the great door, and then by a blast of his horn summon his followers to the assault. Alas! there was need for haste, for at this very Yuletide, on this very night, the Margrave, wearied of Isolde's resistance, had determined to bestow her hand upon Tancred the Tenspot.

It was wassail all in the great hall. The huge Margrave, seated at the head of the board, drained flagon after flagon of wine, and pledged deep the health of Tancred the Tenspot, who sat plumed and armored beside him.

Great was the merriment of the Margrave, for beside him, crouched upon the floor, was a new jester, whom the seneschal had just admitted by the postern gate, and he was the jester of the Margrave. (Concluded on page 9.)



ENGLAND'S OLDEST LICENSED INN.
"The Seven Stars," at Manchester, which was licensed and doing business long before the Reformation or the discovery of America. Its record traces back 540 years.

20 Per Cent. Genuine Reduction In Smokers' Supplies

All the little things that go to complete the comfort of the den can now be had at considerably less than the regular price

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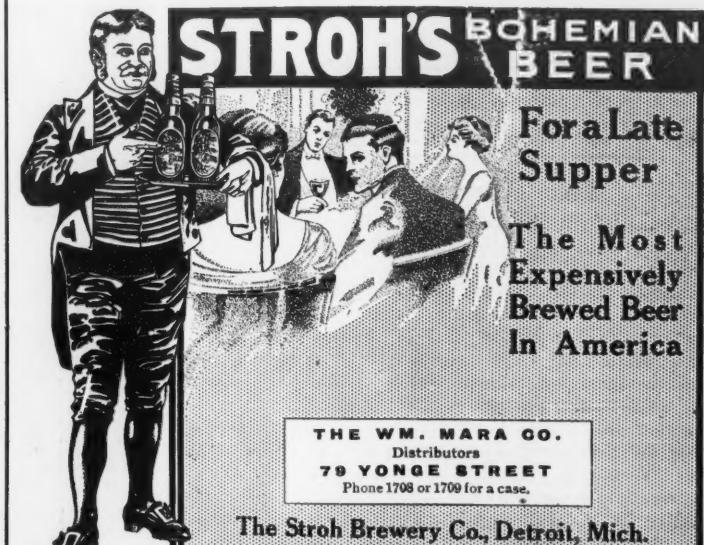
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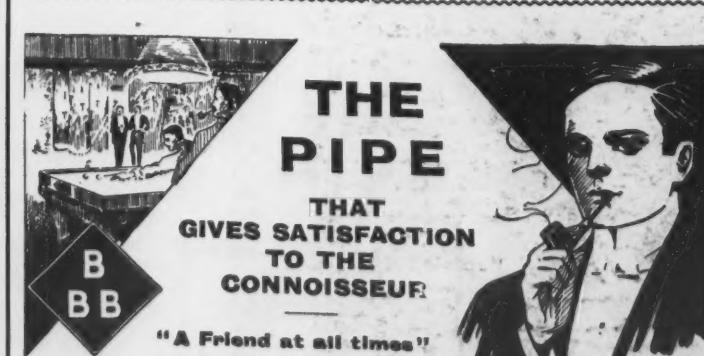
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**IMPERIAL NAVAL STRATEGY**

An address by Capt. Frederick Hamilton, Ottawa, correspondent of the Toronto News, before the Empire Club of Canada on January 4, 1910. Mr. Castell Hopkins in the chair.

YOU have been kind enough to invite me to address you on Imperial Naval Strategy. You will admit that the naval strategy of the British Empire is a very large question, much too large to be dealt with fully in a single address. All I can do is to try to throw out one or two leading ideas connected with the subject.

I am addressing the Empire Club, and I need make no apology for discussing the naval problem of the whole Empire. I shall, however, discuss that problem, as a Canadian citizen of the Empire; as a Canadian who is anxious that his country should pay her own way in the Empire; as a Canadian who desires to see his country bear her part in the Empire's affairs by developing her own individuality, by exercising these faculties and qualities which are her special characteristics, and by guarding against her own special dangers.

The first and most important fact connected with the strategy of the Empire is that in the course of the last decade it has undergone a revolution. It formerly was European; it is now world-wide. It formerly was pelagic; it is now oceanic. It formerly had to do with forces and countries which were remote from all parts of the Empire except the United Kingdom; it now has to do with forces and countries which in some cases are much closer to the self-governing Dominions than to the United Kingdom.

That is a very abstract way in which to put my case, and I hasten to express myself in concrete terms. Ten years ago the men who managed the foreign affairs of the British Empire had to consider two principal centres of armed force which were formidable and which might be unfriendly. Both were in Europe. One was France and the other was Russia. Each of these countries had a navy which was believed to be formidable, and they were in alliance. The German navy was negligible, and so were those of all the other countries in the world. The great danger which the men who managed the British Empire had to guard against was a naval war with one or both of these countries.

Now, with the exception of the Russian squadron at Port Arthur, the navies of these two powers were in Europe. You have only to look at the map of the world to see that, in a large way, Great Britain was interposed between these powers and the British Dominions overseas. Part of the Russian fleet was in the Black Sea and part of the French fleet in the Mediterranean; the British picketed these forces by keeping up a very powerful fleet in the Mediterranean. Part of the Russian forces were in the Baltic and part of the French forces were in ports like Cherbourg and Brest which front on the Atlantic; the Channel Squadron and the Home Fleet faced them. As a French statesman said a while ago, Great Britain had the fleets of Europe in a mouse-trap. It would have been very difficult, as a military operation, for a hostile fleet to have got past these watching fleets in the Atlantic to do anything which would seriously injure Canada, or South Africa, or Australia. Even the Russian fleet at Port Arthur was picketed by a British fleet at Hong Kong and Wei-hai-wei. That is what I mean by saying that the problem then was pelagic. It had to do with comparatively confined seas rather than with vast oceans, with fighting in narrow waters rather than in great areas; with operations in the Mediterranean, the English Channel, the North Sea, instead of in the Atlantic or the Pacific.

The last ten years have seen this state of affairs disappear in a most wonderful manner. The Russian navy has virtually ceased to exist. The French navy has fallen behind; and in addition France has become the friend and almost the ally of the British Empire. But three new great centres of naval force have appeared; and only one of them is in Europe; the others are outside of Europe. The German navy, which was inconsiderable in 1900, in 1910 is exceedingly powerful. The same thing can be said of the American navy; it is a question for technical men to decide which is the stronger. Then, Japan has a strong and very efficient navy, and is increasing it as rapidly as she can. It is not my intention to inflict upon you tedious tables of statistics; it is enough to state that these navies are very strong indeed, and that they are pressing sharply on Great Britain. The Mother Country has to spend enormous sums in increasing her navy and even so her lead is being cut down.

The new salesrooms of Gerhard Heintzman, Limited, are in Queen St. West, directly opposite the City Hall.

Piano Support.

CHARLES WARK, a man of youthful appearance, slight in build compared with the woman, and gray as to hair, was at the piano. He understands perfectly how best to accompany the prima donna. He knows what volume is required, when shading is desirable and how much of it, and he follows every motion of the singer to detect her next requirement in the matter of piano support. He not only knows these things but he does them. That is why he is such an excellent accompanist. He wore evening clothes. The piano was finished in black, one of the low concert type of instrument, with a little outward turn, on the top of which Madame Jomelli gracefully rested an arm occasionally.—Osh Kosh Northwestern.

A KANSAS man was telling about a cyclone that swept his farm clean, leaving him only his cyclone cellar. His hearer interrupted him. "Yes," he said, "lifted everything off but the mortgage—I've been waiting for that." The rancher smiled. "Took that, too," he asserted. "Drove a fence rail into one corner of the corral and struck an oil well that put me on velvet for the rest of my life."

The more you reflect, the more you will realize that this is an absolutely new fact in the history of the British Empire.

Hitherto, the only sea forces able to meddle seriously with it have been European sea forces, and such forces could not reach any important part of the Empire until they had fought or dodged the sea forces of the United Kingdom. Britain, as I said a moment ago, stood between all other sea-powers and the outer Empire. Canada, Australia, New Zealand and South Africa developed behind this shield which kept the storms of war aloof from them. But now, for the first time in our history, there are two very strong sea forces actually nearer to our Dominions than Great Britain is. The American fleet is nearer to our Atlantic coast line than the Royal Navy is. The Japanese fleet is nearer to our Pacific coast line than the Royal Navy is. The Japanese fleet is nearer to the Australian coast line than the Royal Navy is.

That is the first leading idea which I wish to lay before you. The British Empire as naval power is facing a problem absolutely new. Formerly the navies which it had to consider were on the other side of narrow seas, like the English Channel, or the Mediterranean. Today some of the navies which it has to consider are on



Capt. Charles Frederick Hamilton.

the other side of vast oceans. That is what I mean by saying that its problems are now oceanic.

* * *

NEXT, there is the fact that at this juncture the United Kingdom has a very big and serious European problem on its hands. For the fourth time in modern European history there is in progress a movement which we may describe briefly as an attempt to organize Western Europe into, if not one State, at all events into one system of States. Three hundred years the Spanish Monarchy reigned over Spain and Portugal, over a great part of Italy, over Austria and Hungary, over a considerable part of Germany, and over Holland and Belgium. It tried to incorporate England in this system. Two hundred years ago France under Louis XIV. tried energetically to organize Western Europe under French leadership; at one time she controlled Spain, and commanded the resources of Western Europe from the Straits of Gibraltar to the Rhine; while she kept Germany in a condition of impotence and pressed very hard on Holland. One hundred years ago France again, under Napoleon, made the same attempt. At one juncture she controlled the coasts of Europe, with one or two exceptions, from Danzig on the Baltic to Trieste on the Adriatic; if Napoleon had not been fought so energetically by Great Britain with her sea-power, and if he had not been in too great a hurry, the effort might have succeeded. Now, you know perfectly well that Great Britain in the past invariably resisted all such attempts. The defeat of the Armada was her contribution to the failing of the Spanish dream. Marlborough's victories shattered Louis XIV. Nelson and Wellington helped to destroy Napoleon. It is the fixed belief in England that a country so small, with population so inferior in numbers to that of Europe, cannot afford to see Western Europe link itself together in one great State or system of States under a common leadership. For three hundred years she always has backed the weaker powers which were resisting the stronger powers. She helped Holland and France against Spain. She helped Holland and Germany against Louis XIV. She helped Germany, Austria, Russia and Spain against Napoleon.

For nearly a hundred years after the fall of Napoleon Europe remained in a condition of balance; there has been no country so over-powerfully strong as to take charge of the rest. But now Germany is taking up the old course. First Germany itself became a great power, with Prussia as its core, as the active, energizing factor. Now we are faced with the possibility of seeing Western Europe organized in one system of States with Germany as the organizing, directing, energizing core of the whole. Austria-Hungary has been drawn into the German orbit. So has Italy. Suppose that France, already handled very roughly, and badly outnumbered, were to be drawn into the system? Then we should see the old dream, thrice shattered, at last realized, except that the virtual capital of Europe would be Berlin and not Madrid or Paris.

I shall not say to you that this process of organizing, of spreading German influence, which is under way in Europe, is certain to lead to war. I am perfectly aware that great countries are increasingly reluctant to fight. But I shall make two remarks. One is that in the past history of Europe every such attempt to organize Europe into one great State meant wars, and very big wars; I may supplement this by reminding you that the earlier phases of the present German movement saw three wars, one of them very big. My other remark is that at present nations are fairly willing to arbitrate on matters of comparatively minor importance, but as yet show no willingness to arbitrate on questions of first-rate importance, such as this question whether Germany is to take charge of Western Europe and be its general manager, and perhaps be over-lord of the world. In this connection I must make one more remark. There exists a profound difference between the spirit of Germany and the spirit, I shall not say of Great Britain, but of all English-speaking nations. With us English-speaking folk the feeling is that the individual is the all-important thing, and that the State exists for the individual. The German theory is that the State is the all-important thing and that the individual exists for the State and is to be allowed only such rights and privileges as do not conflict with the needs of the State. The evidence is that the German is quite as contemptuous of our theory as our people are of the German theory. You see that there is in Europe a conflict of ideas as well as of interests.

What I mean by this disquisition upon high politics is that the situation in Europe is very delicate, and that

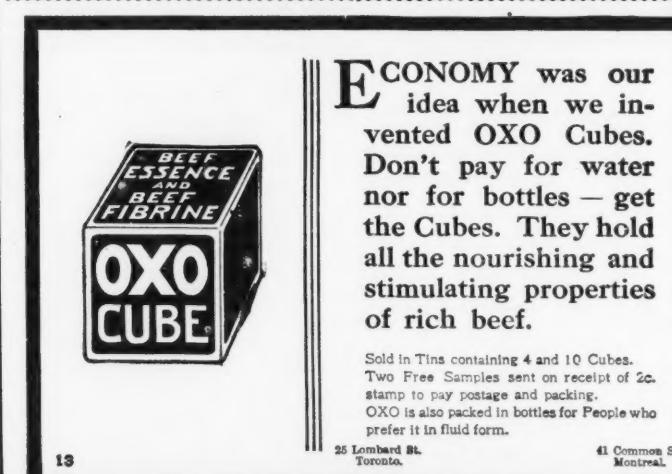
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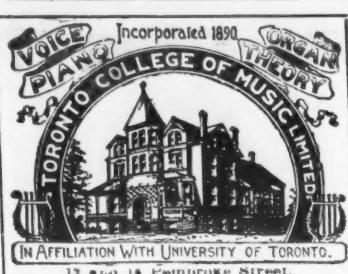
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THE FUN OF MADAME MARIE DRESSLER.

Although there are a lot of other people in "Tillie's Nightmare," the burden of the performance rests on the broad shoulders of Marie Dressler. In spite of the fact that she was born at Cobourg, and therefore comes pretty near being a Torontonian, Marie Dressler has become thoroughly United States. She has been so long before the public that it seems superfluous to describe her methods, but in "Tillie's Nightmare" every one of her fun-making resources is brought into action. She shows thoroughly artistic self-sacrifice in throwing to the winds every idea of making herself personally attractive, rather a creditable and unusual accomplishment for a woman. She even wipes out the sweater tones of her voice to increase the laugh-provoking power of her songs. Not to have seen Marie Dressler in "Tillie's Nightmare" is not to know the range of fun that's in her.

The piece is an elaborately staged affair, with a big company, complicated sets and gorgeous costumes. Of course the chorus girl is present in full force. It is one of the biggest musical shows of the past season, and those who favor entertainment of that sort will find it good of its kind, regardless of Marie Dressler's constant presence in the capacity of laugh-maker in chief.

OPERA FROM MONTREAL.

We are so busy watching the accomplishments of our own big operatic organizations in New York, Boston and Chicago that we haven't much time or opportunity to observe similar undertakings outside our boundaries, although they are evidence of the increasing general interest in the musical drama. M. Edmond Clement, the leading tenor, is a French artist who was heard here last season, mostly at the performances of light opera given at the New Theatre. These undertakings were not on such a serious scale as those at the Metropolitan, and made no such demands on the artists, but to the requirements of the lighter operas M. Clement's voice and acting abilities were found entirely sufficient.

James S. Metcalfe

so breathless that it could not follow the action. Though the case of "Seven Days" is not so serious, there is a moral in the reminiscence for Mr. Collin Kemper who "produced" this piece. He has not really given the situations before him a chance to develop their own humorous possibilities; much less has he allowed the performers to do any genuine or well-poised acting. This is a pity, for the story of "Seven Days" is original enough, humorous, and plausible enough to make its way without so much violence. The "Hit-em-in-the-eye" policy seems, however, to meet the taste of New York audiences.

What I like best about the farce is its clean and unobjectionable character. Most pieces of European origin are built on the same plan—with a silly old man, a vicious young man, a lady of doubtful morals, an old woman who is a virago, a sweet and trusting young lady, and a couple of eccentric characters. In this farce we have none of the old fashioned paraphernalia of fun, although the authors, Mary Roberts Rhinehart and Avery Hopwood, have helped themselves liberally to incidents from other successful farces. The old maid in "The Private Secretary" who believed in psychic forces reappears as a young woman of similar tendencies. The burglar who figured in a once successful piece, "The Mysterious Mr. Bugle," is worked up into a delightfully amusing character. The main story is original so far as the stage is concerned, and by no means impossible. A sudden order of quarantine while there were guests in the house would produce humorous consequences anywhere. In this case the fun is augmented by the fact that the old lady whom it is everybody's interest to placate is unaware of the rather mixed marital relationship of the younger people. It is not difficult to imagine the uses to which a French farce-writer would have turned such a situation. These young American playwrights have fortunately kept their piece clean.

The tendency to pound in a funny idea, as with a sledge hammer, which mars the piece, is especially apparent in the way the fact that the ladies have preferred to be vaccinated in a spot that Maude Allen or Isadora Duncan certainly would not choose, is harped upon. The ladies are compelled to hobble round in the last act as though they had wooden legs. The real fun of the piece, especially for woman playgoers, who are probably responsible for the immense vogue of the farce, lies in the second act when the stranded people try to master the secrets of cookery. The lady with the psychic beliefs is unceasingly



UGO COLOMBINI,
One of the leading tenors of the
Montreal Opera Company, will
appear at the Princess Theatre next
week.

funny and so is the amazingly volatile and resourceful burglar. The piece as a whole lives on its situations and not on its lines.

The company that presents "Seven Days" possesses no especial distinction. It may have been due to the weather but it is long since one has heard so harsh and unmusical an assortment of voices. Miss Harriet Worthington who plays a lady who regards herself as another Euphrosyne Palladino, has a genuine comic gift, and the plump Mr. Willard Louis is as popular as a fat man should be. Mr. Fred Cousins as the burglar showed himself an agile and expressive pantomimist.

* * *

THE concert under the auspices of the Toronto Women's Musical Club of Toronto on the evening of January 5th was a genuinely delightful chamber event. Every season the Toronto String Quartet improves in efficiency and balance of tone. The practice of playing one classical quartet at the outset of a programme and by way of contrast giving some modern work at the close is now well established and is unquestionably most effective. In the Hadyn Quartet in E flat major which opened the concert the vital rhythmical playing of the organization was such as to impress the listener, and the first violin Mr. Frank Blachford played with characteristic grace and suavity



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FRANCES ALDA as Manon; Louis Deru as des Grieux.

Thursday, 8.15, in Italian
Ferrabini as Tosca, Colomini as Cavaradossi; Pimazzoni as Scarpia.

Friday, 8.15, in Italian
Ferrabini as Suzel; Colomini as Fritz.

Saturday, 2.15, in French
Alice Michot as Lakme; Louis Deru as Gerald; Hugh Allan as Frederic.

Saturday, 8.15, in Italian
Ferrabini as Butterfly, Colomini as Pinkerton; Hugh Allan as Sharpless.

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THE BANK OF TORONTO

Report of the Fifty-Fifth Annual General Meeting

The Fifty-fifth Annual Meeting of the Stockholders of this Bank was held at their Banking House in Toronto on 11th January, 1911.

The Vice-President, Mr. W. G. Gooderham, took the Chair. Mr. Thos. F. How, the General Manager, was requested to act as Secretary, and Messrs. George R. Hargrave and E. M. Chadwick were appointed Scrutineers.

The following report was then read:

The Directors of the Bank of Toronto beg to present their Report for the year ending 30th November, 1910, accompanied by a statement of the affairs of the Bank on that date.

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1909, was \$68,871 49
The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of 589,656 96
\$658,528 45

This sum has been appropriated as follows:
Dividends at ten per cent \$400,000 00
Transferred to Officers' Pension Fund 15,000 00
Written off Bank Premises 48,751 26
Carried forward to next year 194,777 09
\$658,528 45

The country has continued to make rapid progress, its population has largely increased, new sections have been developed, and general business conditions have been favorable.

The Bank has shared in the prosperity consequent thereon, and has added to its active business as well as to its resources.

Eight new branches have been opened during the year, making the total number eighty-five.

The new Offices are at Bredenbury, Churchbridge, Glenavon, Kipling, Montmartre and Vibank, in the Province of Saskatchewan, and at Porcupine, and at the corner of Dundas and Talbot Streets, London, in the Province of Ontario.

The Head Office of the Bank has occupied its present premises for fifty years, and during these years the business has largely outgrown the available accommodation. The Board has, therefore, had plans prepared for the erection of new offices at an advantageous site on King and Bay Streets, and building operations are about to be commenced.

W. G. Gooderham, the President of the Bank, having intimated to the Directors his desire to be relieved of their duties and responsibilities, his position as President of the Directors with regret, complied with his request. Mr. Gooderham has been a member of the Board for twenty-nine years, during twenty-four of which he served as Vice-President and five as President. Throughout those years he has been unremitting in active and faithful service to promote and safeguard the interests of the Bank. The Directors have pleasure in stating that he will continue to be a member of the Board.

To occupy the Presidency thus vacated the Board elected Mr. Coulson, who now retires from the position of General Manager. Mr. Coulson has served the Bank for the long period of fifty-four years, during the past thirty-four years of which he has, with singular ability and fidelity, performed the duties of General Manager. As President he will still be influential in directing the affairs of the Bank, and continue services which the Board regard as invaluable.

Mr. Henderson, also, after forty-two years' service in the Bank, is retiring from the position of Assistant General Manager, and the Directors purpose at this meeting to ask the Shareholders to elect him to a seat on the Board, where, as a member of its executive his services to the Bank will be retained.

To fill the position of General Manager the Board selected Mr. Thomas F. How, Manager of the Montreal Branch, and he has entered upon the duties of his office.

Your Directors believe that these changes will result in great advantage to the Bank.

The Head Office and Branches of the Bank have undergone the usual careful inspection.

In accordance with the regular practice in this Bank, a Committee of three Directors have inspected the Cash, Securities and Loans at the Head Office, and have verified the figures of the statement presented to you. As a result of this examination they reported their belief that the accompanying statement truly represents the position of the Bank.

All of which is duly submitted.

W. G. GOODERHAM,
Vice-President.

GENERAL STATEMENT

30th NOVEMBER, 1910

LIABILITIES.

Notes in Circulation	.....	\$4,018,580 00
Deposits bearing interest	.....	\$30,994,296 96
Deposits not bearing interest	.....	5,991,322 41
		36,985,719 31
Balances due to other Banks	.....	78,091 17
Quarterly Dividend, payable 1st December, 1910	.....	\$100,000 00
Dividends unpaid	.....	320 00
		100,320 00
Capital paid up	.....	4,000,000 00
Reserve	.....	4,750,000 00
Interest Accrued on Deposit Receipts and Reserve on Notes Discounted	.....	186,909 90
Balance of Profit and Loss Account carried forward	.....	194,777 09
		9,131,686 99
ASSETS.		
Gold and Silver Coin on hand	.....	\$774,965 68
Dominion Notes on hand	.....	5,006,928 00
Notes of and Cheques on other Banks	.....	\$5,781,893 68
Balances due from other Banks	.....	1,833,133 41
Deposits with Dominion Government for security of Note Circulation	.....	1,021,339 07
Government, Municipal, Railway and other Debentures and Stocks	.....	172,500 00
Call and Short Loans on Stocks and Bonds	.....	1,688,833 36
		3,738,062 68
Loans and Bills Discounted	.....	\$34,795,331 11
Loans to other Banks secured	.....	342,904 94
Overdue Debts (estimated loss provided for)	.....	40,399 22
		35,178,635 27
Bank Premises	.....	900,000 00
		\$50,314,397 47

D. COULSON,
General Manager.

The Report was adopted and By-laws were passed increasing the number of Directors to eleven and authorizing the Directors to elect one of their number as Second Vice-President.

A motion was also passed tendering the President, Vice-President and Directors the hearty thanks of the Stockholders for their management of the affairs of the Bank during the year.

The following were elected Directors for the year: William Henry Beatty, William George Gooderham, Robert Reford, Hon. Charles Smith Hyman, Robert Meighen, William Stone, John Macdonald, Lt.-Col. Albert Edward Gooderham, Nicholas Bawlf, Duncan Coulson, Joseph Henderson.

At a subsequent meeting of the new Board Mr. Duncan Coulson was elected President, Mr. W. G. Gooderham, Vice-President, and Mr. Joseph Henderson, Second Vice-President.

of tone. The banner number of the evening was, however, Dvorak's quintet, opus 81, with Miss Mary Caldwell at the piano. It is a work replete with the idiomatic qualities that so delight one in Bohemian composers like Dvorak and Smetana. The second movement, a Dumka, that is to say a sort of Bohemian elegy, is particularly sensuous in quality, with beautiful opportunities for all the instruments. One particularly noted the luscious quality of Mr. F. C. Smith the viola player. In the Scherzo and in the Finale, which demanded great execution on the part of the pianist, Miss Caldwell literally led all the way. Her performance was not only brilliant but it had a fire and rhythmical appeal that carried all essentially critical audience off its feet. Miss Mabel Beddoe, a magnetic and finished singer, who is heard at her best in a concert which partakes of the salon character, sang with rare interpretative skill. Her rendering of Chadwick's infectious "Danza" was especially good.

Hector Charlesworth

THE THEATRES

A veritable carnival of mirth is scheduled to begin at the Royal Alexandra Theatre, beginning Monday night, when Lew Fields presents Marie Dressler in her greatest triumph, "Tillie's Nightmare." Marie Dressler comes direct from 350 performances at the Lew Fields' Herald Square Theatre, New York, with a record unsurpassed by any musical comedy Broadway has seen since "The Girl Behind the Counter," having played there for 289 continuous performances. Miss Dressler is seen in the character of Tillie Blobs, a boarding house drudge in a small town. Tired out, she falls asleep, and her nightmare forms the story of the play. The surprises afforded by the unfolding of the plot form most attractive features, Tillie's experiences taking her to New York and Paris. Mr. Fields has spared no money in assembling the production of "Tillie's Nightmare," and he has surrounded his star with a cast of 79 players.

* * *

Marie Dressler will be followed at the Royal Alexandra by Liebler and Company's big production of "The Fourth Estate," the newspaper play by Joseph Medill Patterson and Harriet Ford that proved one of the dramatic sensations of last season in both New York and Chicago. Few plays have so much to offer that is interesting, and few plays take to the "road" so highly recommended.

* * *

Miss Percy Haswell will use Shakespeare as a vaudeville offering when she shortly appears in a sketch built of scenes from "As You Like It" and "The Taming of the Shrew." The playlet is by Allen Fawcett and is called "Master Will's Players," and has but three characters. Parading as an ambitious boy, Miss Haswell will appear as Rosalind and Katherine.

* * *

When Winthrop Ames was selected by the millionaire theatre owners to guide the destinies of that beautiful temple of drama and art, the New Theatre, he labored to create and hold to the ideal for which the institution was created, that he would have to secure for his company stars and players that were only of recognized ability. By request of the directors, one of the first engagements made was with William A. Brady for Grace George, her manager. It was the highest tribute to Miss George that could possibly be paid to her, as it was an unsought honor that comes to but few, but sought for by every star in America. Miss George and Mr. Brady fully realized the compliment, but felt it duty bound to the road manager and the public that at that time they could not accept, as Miss George was already booked for a road and tour, which Mr. Brady refused to cancel. But there was a tacit understanding that at the ending of the tour Miss George would appear at the New Theatre in at least one play during the season. This was conceded, and on the fulfillment of her road engagements she appeared as per promise in the character part of Lady Teazle in "The School for Scandal." The engagement was a most extraordinary one, and was extended twice on account of the large popularity. It was originally intended that "The School for Scandal" should be used as Miss George's starring vehicle this season, when the manuscript of "Sauve for the Goose" was submitted to Mr. Brady.

* * *

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* * *

Avery Hopwood, who shares with Mary Roberts Rinehart the credit for the success of, as well as the royalties for the comedy "Seven Days," is a young man of about thirty and a recent graduate of Michigan University. Mr. Hopwood relates that when two years ago last spring it came to getting down to work on "Seven Days," he was especially in need of bracing up, having had a particularly trying winter. There was no time for a holiday in the mountains, and anyway the author lived in the country, his preference in that respect resembling that of many writers and artists. His home is a farm at Croton-on-Hudson. Here he maintains a bachelor establishment. He purchased the farm because it contained many features necessary to the dramatist—country and nearest to New York, his market place. Making the best of necessity, Mr. Hopwood determined to bring the mountain air to himself. It was all about his farm, coming from the glorious heights of the Hudson, so all he had to do was to get out in it.

* * *

Heading the bill at Shea's Theatre next week is the latest of the miniature musical comedies, "The Photo Shop," Lasse Lasky's biggest and newest offering. Manager Shea has for several seasons been presenting the Lasky attractions, and they are popular with Shea's audiences. The special attractions for the week are York and Adams, the Hebrew comedians; Albert Hole, phenomenal boy soprano; Harry First and Co. presenting "The Strongest Link"; Cliff Berzac, with his animal circus; Paul La Croix, the mad hatter; Wills and Hassen, De Renzo and La Due, and the Kinetograph.

* * *

The Trocadero Burlesquers, Charles H. Waldron's "Touring Company," comes direct from Waldron's Casino, Boston, for a week's engagement at the Gayety Theatre next week. "Finney at the North Pole," with a score by Harry Alford, is full of music that is catchy, and the choruses have not been excelled in burlesque at any time.

Patience as a Fine Art.

PEAKING of the philosophical temper, there is no class of men whose society is more to be desired for this quality than that of plumbers. They are the most agreeable men I know; and the boys in the business begin to be very agreeable very early. I suspect the secret of it is that they are agreeable by the hour. In the driest days my fountain became disabled; the pipe was stopped up. A couple of plumbers, with the implements of their craft, came out to view the situation. There was a good deal of difference of opinion about where the stoppage was. I found the plumbers perfectly willing to sit down and talk about it—talk by the hour. Some of their guesses and remarks were exceedingly ingenious; and their general observations on other subjects were excellent in their way, and could hardly have been better if they had been made by the job. The work dragged a little—it is apt to do by the hour. The plumbers had occasion to make me several visits. Sometimes they would find, upon arrival, that they had forgotten some indispensable tool, and one would go back to the shop, a mile and a half, after it, and his companion would await his return with the most exemplary patience and sit down and talk, always by the hour. I do not know but it is a habit to have something wanted at the shop. They seemed to me very good workmen and always willing to talk and stop about the job, or anything else, when I went near them. Nor had they any of that impetuous hurry that is said to be the bane of our American civilization.

To their credit be it said that I never observed anything of it in them. They can afford to wait. Two of them will sometimes wait nearly half a day while a comrade goes for a tool. They are patient and philosophical. It is a great pleasure to meet such men. One only wishes there was some work he could do for them by the hour. There ought to be reciprocity. I think they have very nearly solved the problem of Life; it is to work for other people, never for yourself, and get your pay by the hour. You then have no anxiety and little work. If you do things by the job you are perpetually driven; the hours, are scourges. If you work by the hour, you gently sail on the stream of Time, which is always bearing you on to the haven of Pay, whether you make any effort or not. Working by the hour tends to make one moral. A plumber working by the job, trying to unscrew a rusty refractory nut in a cramped position, where the tongs continually slipped off, would swear; but I never heard one of them swear or exhibit the least impatience at such a vexation, working by the hour. Nothing can move a man who is paid by the hour. How sweet the flight



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of time seems to his calm mind!—Charles Dudley Warner.

Thimbles.

THE thimble is a Dutch invention, and was first brought to England by one John Lofting, who began its manufacture at Islington in 1695.

Its name was derived from the words "thumb" and "hell." Originally it was called "thimbell," then "thimble," and finally "thimble." It is recorded that thimbles were first worn on the thumb; but we can scarcely conceive how they could be of much service so used.

Formerly thimbles were made of brass and iron only, but now they are shown in gold, silver, steel, ivory, and even glass.

There is a thimble owned by the Queen of Siam that is shaped like a lotus bud, the royal flower. It is of gold, thickly studded with diamonds, and is held to be the most costly article of the kind in the world.

In Naples very pretty thimbles composed of lava from Mount Vesuvius are occasionally sold, but rather as curiosities than as articles of real utility, being, by reason of the extreme brittleness of the lava, very easily broken.

Perhaps silence is golden because sometimes it is so hard to get.

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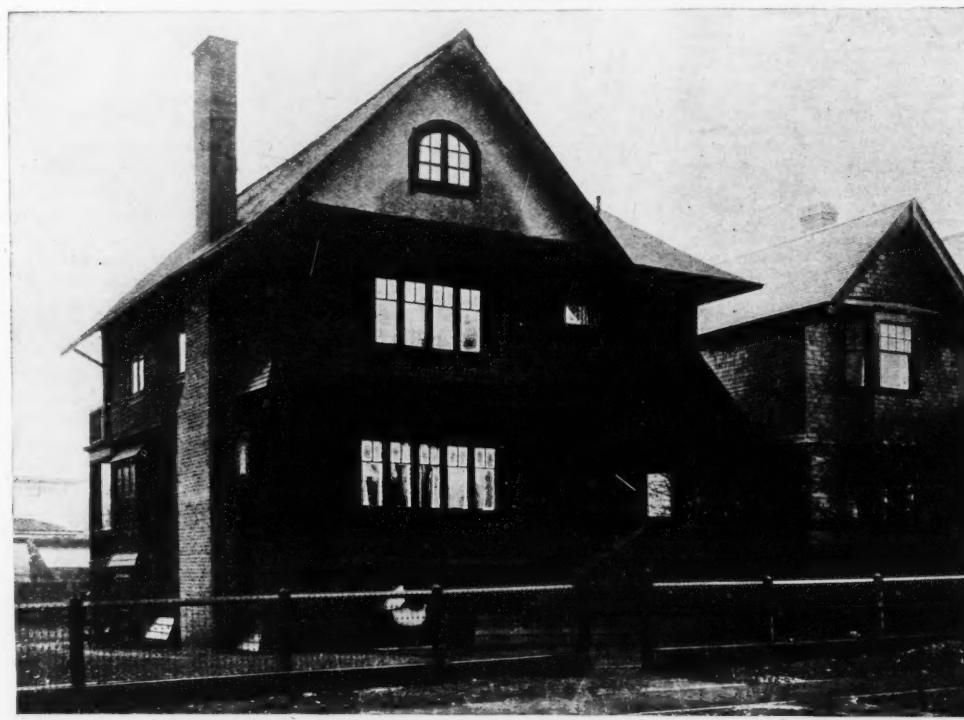
A Typical British Columbia Home.

ON this page will be seen a picture of a typical Vancouver residence, thoroughly representative of the province of British Columbia. This house is a development of the bungalow type, and its interiors are particularly interesting as an illustration of what the coast architects are accomplishing in the way of home-like effects. As a rule, only simple elements of composition are employed, and mainly the results are obtained from well-poised and well-restrained lines, simple window grouping, low, sheltering roofs, convenience of plan, and effective exterior and interior stains. Of course, British Columbia fir, owing to its availability, is the material usually employed for both external and internal work; and while this wood in its rich grain, and splendid staining surfaces gives opportunity

scarlet-splashed autumn day, in expectation of this exciting December morning.

The few inches of snow were lifted with a spade and the earth proved to be frozen only a little over an inch. Holes twelve inches deep were dug, then the good old wheelbarrow was squeaked upon the scene laden with a rich compost of old manure and decayed sod and weeds. The holes were given two inches of compost in the bottom, then a heaping trowel of sand was thrown in to make a bed for the great luscious, burr, artichoke-like Auratum bulbs to lie in, with a counterpane of the same sand to cover them. We then filled the hole with the mingled compost and original soil.

Leaves which we had also prudently saved in gunny sacks for this purpose, were then piled over the hole,



Residence of H. D. Hulme, Vancouver—A clapboard and shingle house, which typifies the construction usually prevalent in British Columbia for small moderate priced dwelling structures. E. Stanley Mitton, Architect.

for certain effects, yet this in itself is purely a secondary advantage, as the design and architectural scheme could be equally as well reproduced in the materials common to other vicinities.

Winter Gardening.

THE friend who had spent some time with us during the summer when the garden was in its popped, rosy heyday wrote to me when December snows arrived: "Now that winter is here I suppose your friends may expect to hear from you once in a while, as you will certainly be forced willy nilly to lay down your rake and hoe," writes Hanna Rion in *The Craftsman*.

It was the second of December when I smiled quizzically over this letter and wondered if this city moth would believe me if I told her I looked forward to one of my busiest months in the garden—that there would not be a day's cessation of the labor and joy in the out-of-doors.

This is a blessed provision of necessity, for with the first brittle taste of December and the crisping of energy, the very frost in the nostrils whets the muscles to toil, and with every breath of the ever-chilling air there is the message to hurry, to achieve, before the ice-bound days of January are upon us.

So on the second of December I tossed aside the gray artificially scented letter, and sallied forth with my garden partner, arms laden with our precious horde of freshly arrived Japanese lilies, making our way toward the Peony Kingdom. Then from the cellar was fetched the big box of sand which we had carefully stored away one warm

while over them moderately fresh manure was laid for the triple purpose of holding the leaves in place, warmth and spring fertilization.

My garden partner and I always have great difficulty to avoid coming to blows over the subject of depth in planting. Haven't you met the variety of gardener who would, if left to himself, always plant everything in the centre of the earth's axis if he could dig that deep? Well, then you know what I have to contend with, and what spirited discussions and stilted dignity occur before a compromise is reached.

The larger Auratum bulbs should be planted ten inches deep; the Speciosum Melompene and smaller lily bulbs about six inches.

All told, we planted twenty-six lilies among the peonies; the latter will give the bulbs shade about the stalks in summer, conserving the moisture, while the foliage of the peonies will make exquisite leafy vases for the bouquets of lilies to rise from.

With tired backs but gleeful hearts we trudged toward the house, and on the way I stooped and brushed the snow off a border, finding a quantity of very fresh sweet alyssum smiling happily under their glittering cover. Across the path in a nook under the white lilac were several clumps of brave purple stocks looking like monster double violets.

The next few days were spent distributing manure about the raspberries and blackberries, mulching strawberries and rhubarb. The hardy chrysanthemums were reluctantly cut down, for they still displayed touches of yellow, red, pink and white in the centre within

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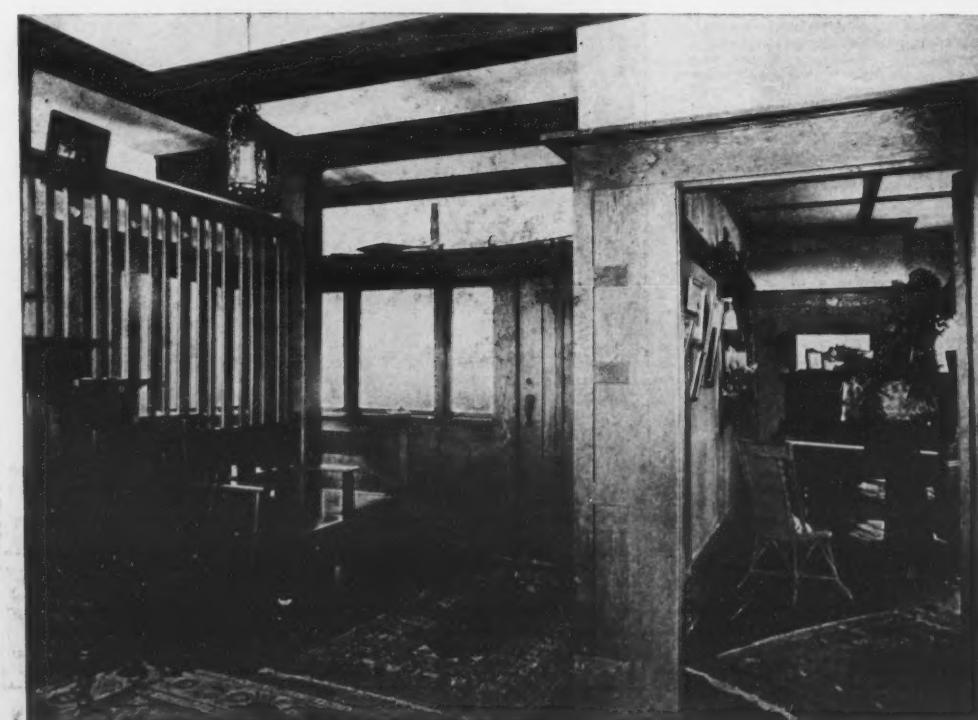
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Palatable and without any
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PORTER



Hallway, residence of H. D. Hulme—Looking towards the entrance and living room, and denoting in its treatment an interior that is both comfortable and in good taste. E. Stanley Mitton, Architect.

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Selenium.

SILENIUM was discovered in 1817, by Berzelius, in the residue of a sulphuric compound. For a long time it was used only in laboratory experiments. Graham Bell utilized its electric conductivity, when he constructed the photophone, and he made it useful again in transmitting sound by light radiations. From the year 1850, when selenium was discovered, savants studied it and everything relating to it.

During the last five years the remarkable results obtained by Professor Klein, of the University of Munich, have proved that selenium can be used as combustible instead of coal; that it has power to increase the intensity of sound; that it is notably facilitates the manufacture of glass; that it is one of the best reactive

agents of nitric acid; and that it may assist in the solution of many of the problems of color photography. It is probably that selenium will be used extensively in therapeutics, and that it will perform remarkable and varied work in industry as well as in chemical research.

Selenium is found almost everywhere. It abounds in "zorgite," a lead product of Argentina; it exists (in composition) in copper, cobalt, bismuth, mercury, and South-American thallium. In the volcanoes of the islands of Lipari it is found in a pure condition.

Lots of people are bubbling over with enthusiasm, but bubbles don't accomplish much.

It is never too late to promise.



Living room, residence of H. D. Hulme—Note the cross strapping of ceiling, and the attractiveness of the scheme in general. E. Stanley Mitton, Architect.

brownish edges of the frosted outer petals. The stalks were cut close to the new growth already courageously making haste for the next season. The plants were then mulched with leaves and manure.

Between labours we sat on the garden bench under the pines where the chickadees came and "sassed" us while a red-headed woodpecker drummed on the tree trunk above our heads.

The green Dutch and white Italian benches are always left out all winter in our garden, for why should we not enjoy a peaceful comfortable hour in the out-of-doors when it is in its most beautiful white winter stage?

Each morning after breakfast we steal out to find if Bre'r Rabbit has been to visit us during the night. I always feel a little thrill when I see the pathetic hunted tracks of the poor things. I wish there were some way in which one could convey a general invitation to all their race to make winter quarters in the safe refuge of our garden where many borders of Scotch pinks will feed them generously. Here we find half frozen apples from which a rabbit made a midnight supper, and there he has nibbled the Brussels sprouts.

This reminds me of that most profitable of all winter vegetables—Brussels sprouts. It seems so delightfully paradoxical to go out in a December snow and pick quarts of these tight little green rosettes, which are only made more delectable by the very cold that is death to most other members of their vegetable family. Last year we gathered sprouts far into January.

For our lunch we now dig into the frosty ground and pull forth appetizing parsnips, while for salad there is the chicory. By cutting down the chicory leaves in the fall, banking slightly as for celery, then placing rather fresh manure over them to quite a depth, it is possible to have fresh salad far into the winter from one's own garden.

The idle hotbed had been filled in the late fall with the

coatings for concrete. Enough time has now elapsed to show that cement concrete alone is not as durable as might be wished partly because the cement either contains free lime or develops free lime within itself, after setting. Furthermore, concrete in order to compete with other structural materials had to be economically handled and roughly finished, and its resulting unsightly appearance has attracted from its desirability. It is therefore clear that there is great necessity for both protective and decorative coatings for concrete. The problem of waterproofing concrete is being studied from several standpoints besides that of applying protective coating. For instance, the endeavor to reduce the voids in concrete to a minimum, as well as to obtain uniformly finely ground cement and to eliminate the tendency of the cement to form free lime in setting, are all absolutely necessary steps in the production of a waterproofed concrete and are the special business of the cement manufacturer and engineer of construction to work out.

Much experimental work is under way with regard to waterproofing concrete by means of the addition of various foreign substances in small quantities to the aggregate. Some of these materials are of mineral composition and others are organic. Many compounds are now on the market, but the composition of most of them is not published. Some analyses have been made recently on a series of compounds widely advertised for use in waterproofing, strengthening, or decorating concrete. Among the materials contained were stearic acid compounds, gums, waxes, soaps, mineral chlorides, inert pigments, and asphalt derivatives. Much interesting information is given regarding the composition of such compounds, although the names of the particular compounds are not given. The possibility of ultimate deleterious effects on concrete from the use of these internal waterproofing materials is a subject for joint study by engineers and



Dining room, residence of H. D. Hulme—In keeping with the architectural character of the living room. The sideboard with windows above is a noteworthy feature. E. Stanley Mitton, Architect.

celery not put in the deep earth trench. Just before Christmas we took off the great covering of corn shocks and snow from the top and on opening the sashes found not a trace of frost inside; the celery leaves were as green and white as though they had been flourishing out under a summer sun. We selected the most perfectly developed ones, filling many crates which we stored in the cellar for our use during the next two months. One particularly fine crate we sent to friends in the city, to add to their Christmas cheer. On the 24th the Christmas tree was cut—always with qualm, for it seems so cruel to end its life in the woods for such a brief gay existence indoors.

We had saved enough sand from the lily planting to use for the Christmas tree. The trunk was placed in a tub or bucket and the sand filled in about it, making the firmest and neatest arrangement possible and the simplest.

For the Christmas table decoration there is nothing prettier than cyclamen. No other flower will stand the hardships of indoor winter life as well as the cyclamen. It needs but little sun and will continue to bloom under the most vacillating conditions of heat and cold, light and darkness. It only seems fair though, that between meals it should be given a chance at some bright window to enjoy a more natural existence.

Paint Coatings for Concrete.

THE use of cement concrete for structural purposes has already become world-wide, and it is increasing at a rapid rate. Heretofore little attention has been paid to

paint chemists. In addition to proving the advantages of such materials as water excluders, it should be determined whether they may corrode the steel used in reinforcing concrete or whether they may affect the set and tensile strength of the cement itself.

It is particularly the province of the paint chemists to study the subject of paint coatings for concrete. Oil coatings have been found to be badly affected by the free lime present, which causes saponification and subsequent solution of the saponified coating. The porosity of cement or concrete surfaces causes an absorption or suction effect that renders it necessary to apply to a given area three or four times as much paint as would cover an equivalent area of wood. Two very important lines of investigation are therefore suggested—the neutralization of the free lime in the cement and concrete and the proper filling and treatment of the pores of the concrete—in order to prevent the suction of any paint that may be applied later.

Henry George, Jr., who was elected to Congress the other day in New York, inherits his father's vigor of mind. He left school at seventeen to become his father's secretary, later was a reporter on the Brooklyn Eagle, then was on the Standard, started by the elder George in 1887; after that newspaper changed hands he was a correspondent for various papers, at home and abroad. When his father, nominated for the mayoralty of New York in 1897, died just as the campaign was closing, the son took his place on the ticket. For the last ten years his time has been occupied with writing, travelling, and lecturing.

IMPERIAL NAVAL STRATEGY

(Continued from page 5.)

at all events there may be a big war into which Great Britain may be drawn.

Germany is building a very big navy. As I have already said, I shall not go into statistics, but the general fact is that the German navy is not quite as strong as the British navy, but that it is so large that to keep its forces on the spot superior the British navy has been compelled to draw in its outlying fleets. In 1904 Britain had a powerful fleet of battleships in the Pacific; to-day she has none. Some years ago she had a very large fleet in the Mediterranean; to-day it is about half its former strength. Thus there are very few British battleships away from the shores of Great Britain, and on those shores there are a great many. I must mention another circumstance to you, and that is that for the moment the German fleet is picketed more strictly than ever were the fleets of Great Britain's rivals before. It is penned up in the North Sea; there are only two ways out of the North Sea, one by the Straits of Dover and the English Channel; the other by the passage between Norway and Scotland, broken as that is by the Orkney and Shetland Islands. Great Britain keeps one big fleet in the English Channel and another about the Orkneys, and thus has the North Sea shut up. If there were no other big navies in the world, the situation would be very satisfactory.

But here is where the grand problem is. There are two other great navies in the world. One is on the coast of the United States. One is on the coast of Japan. The British navy has boxed the German navy up in the North Sea by leaving these two other navies unwatched. Suppose that the British Empire were to have friction with one of these other powers; it would be necessary to send a fleet to watch that power's fleet; and then British superiority in the North Sea would decline, and might disappear. There is reason to believe that the Germans calculate that sooner or later Great Britain will be forced to send to some distant ocean a detachment so large that the remainder left in home waters will be inferior to the whole German navy, concentrated in one striking force. I have seen it stated that the German calculation is that Great Britain ultimately must place forty per cent. of her force in the Pacific, so that the real German problem is to over-match, not the whole British fleet, but sixty per cent. of it. That is the second governing fact in Imperial Naval Strategy.

* * *

WITH regard to the American fleet, I must enroll myself among those who do not expect an Anglo-American war. My reasons are not wholly sentimental. For one thing, ever since the Spanish American war of 1898, American policy has taken a turn which on the whole makes for agreement with Great Britain. For another thing, a real, determined Anglo-American war would mean nothing less than that both would be ruined. They would be so weakened as to be unable to resist other great powers, and the leadership of the world would go to some non-English-speaking country; perhaps to a non-Caucasian one. I think the consciousness of this fact is penetrating the political mind of both countries. I leave out, accordingly, any account of the American navy as a probable centre of hostility.

At present Great Britain and Japan are in alliance, but the alliance expires in 1915 and it is understood that it is not likely to be renewed. I shall not discuss politics further than to observe that after 1915 Japan will be free to pursue her own policy and that her policy might clash with that of Canada, or with that of Australia, or with the interests of Great Britain in the Far East. The fact is that Japan at the present moment is irresistibly strong in the Pacific. She has an army of 1,200,000 excellent soldiers and plenty of merchant ships in which to send them across the ocean. She has a large and efficient navy. Great Britain has only three or four armoured cruisers in the Pacific. We can hardly expect the British Empire to acquiesce permanently in this state of affairs. Sooner or later it must have an answering armed force in the Pacific. That is the German calculation. But the German calculation is that the United Kingdom must drain her strength by supporting that force. Suppose that we, the people of Greater Britain, were to club together and supply it.

In this connection I may notice the argument which one hears from time to time, that if Canada were to detach herself from the Empire the United Kingdom would still be obliged to maintain the same naval force; and that therefore Canada imposes no burden on the United Kingdom. Whatever may have been the case in former periods, it is no longer the case now. It is the need for keeping strong in the Pacific which constitutes the real difficulty of the United Kingdom; that need is imposed on the Empire because it has three white communities established on the Pacific—Canada, Australia and New Zealand. If there were no such communities, if the interests of the Empire in the Pacific were confined to the trade of the United Kingdom with the Far East, the problem of the mastery of the Pacific would assume an entirely different shape. That is our problem. We have added it to the other difficulties of the British Empire.

Now observe this fact. For us a fleet in the Pacific should be sufficient. We have no idea of invading any Asiatic country, and so do not need a large army for that purpose. All we desire, if we clash with a Pacific power, is to keep its armies from being ferried over to attack us; and the best way to do this is to keep a fleet strong enough to forbid any such enterprise. Of course, if our fleet were defeated and if an Asiatic army were to land on our shores, it would come to land fighting. A well-organized militia should be sufficient provision against that contingency.

Next, we are in this position. If we people of Canada, Australia and New Zealand sit still and do nothing, when the need for this British fleet in the Pacific arises, the Royal Navy, the navy of the United Kingdom, must supply it. To do so would be to weaken very seriously the fleet which the United Kingdom must keep opposite Germany. The German calculation once more, you see.

Suppose, next, that Canada, Australia and New Zealand were to take the position that they would take care of the situation in the Pacific by establishing there a joint British fleet of their own. I do not wish to go into details, but I may say that a very formidable squadron of four great battle-cruisers, with a liberal allowance of medium sized cruisers and torpedo craft, could be kept on foot for some twelve or fifteen million dollars a year; or about one dollar per head of the people of the three British countries concerned. I do not say that such a fleet would overmatch that of Japan; but it should be strong enough to hold its own, given good leadership and good fortune, for some time, pending the arrival of reinforcements from Great Britain, and the demand on Great Britain would be smaller than under the present circumstances.

Observe, please, that the one joint fleet would equally

serve the interests of all three British Dominions which border on the Pacific. If each were independent and were to look to itself exclusively, it would be obliged to have a fleet of much the same size. If they unite, the one fleet would forbid an attack on British Columbia as well as an attack on New South Wales. Thus there would be economy in combination.

Now then, suppose that this united Imperial Pacific Fleet were to be set up by the countries of Greater Britain. What would be the effect on the general strategical situation I have been describing? Surely it would be this—that the British Navy proper, in Europe, would be freed from the dread of having to send a great detachment to the Pacific and perhaps to be obliged to send that detachment at a most inconvenient and dangerous moment. It could turn its attention with less in the way of pre-occupation to the task of observing the situation in the North Sea. Thus the German calculation to which I have alluded would be upset, and the authorities who are pushing on the building of the great German fleet would be deprived of the hope that some turn of events in the Pacific would suddenly reduce the superiority of the British fleet in European waters. Moreover, if Great Britain's relation with Germany should become serious at a moment when the Empire was on thoroughly good terms with Japan, as is the case now, we might send a welcome reinforcement. The Pacific would become a reservoir of strength instead of a source of weakness to the Empire.

Thus the people of Greater Britain, by guarding their own special interests, could solve the great dilemma of Imperial naval strategy.

Canada is establishing a naval force of her own. She is doing it mainly, indeed almost altogether, on the Atlantic coast. I do not wish to undervalue the need for guarding our immensely important Atlantic coastline. But I wish to point out that the situation on the Atlantic is fairly well taken care of. Broadly speaking, the German fleet is the only European force we need to consider, and it is shepherded into a corner as I have described, so that only casual raiders could annoy our Atlantic coastline. A few comparatively small and cheap cruisers could deter such vessels from haunting our waters. But our real danger is the defenceless condition of the Pacific. I therefore urge that Canada should put her real effort into the establishment of a joint Imperial fleet in that great ocean.

NOVELS IN NUTSHELLS

(Continued from page 4.)

the novelty of whose jests made the huge sides of the Margrave shake and shake again.

"Odds Bodkins!" he roared, "but the tale is as rare as it is new! and so the waggoner said to the Pilgrim that sith he had asked him to put him off the wagon at that town, put him off he must, albeit it was but the small of the night—by St. Pancras! whence hath the fellow so novel a tale—nay, tell it me but once more, haply I may remember it"—and the baron fell back in a perfect paroxysm of merriment.

As he fell back, Guido—for the disguised jester was none other than he, that is, than him—sprang forward and seized from the girdle of the Margrave the key of the great door than dangled at his waist.

Then, casting aside the jester's cloak and cap, he rose to his full height, standing in his coat of mail.

In one hand he brandished the double-headed mace of the Crusader and in the other a horn.

The guests sprang to their feet, their hands upon their daggers.

"Guido the Gimlet!" they cried.

"Hold," said Guido, "I have you in my power!"

Then placing the horn to his lips and drawing a deep breath, he blew with his utmost force.

And then again he blew—blew like anything.

Not a sound came.

The horn wouldn't blow!

"Seize him!" cried the Baron.

"Stop," said Guido, "I claim the laws of chivalry. I am here to seek the Lady Isolde betrothed by you to Tancred. Let me fight Tancred in single combat, man to man."

A shout of approbation gave consent.

The combat that followed was terrific.

First Guido, raising his mace high in the air with both hands, brought it down with terrible force on Tancred's mailed head. Then Guido stood still and Tancred raising his mace in the air brought it down upon Guido's head. Then Tancred stood still and turned his back, and Guido, swinging his mace sideways, gave him a terrific blow from behind, midway, right centre. Tancred returned the blow. Then Tancred knelt down on his hands and knees and Guido brought the mace down on his back. It was a sheer contest of skill and agility. For a time the issue was doubtful. Then Tancred's armor began to bend, his blows weakened, he fell prone. Guido pressed his advantage and hammered him out as flat as a sardine can. Then placing his foot on Tancred's chest, he lowered his visor and looked around about him.

At this second there was a resounding shriek.

Isolde the Slender, alarmed by the sound of the blows, precipitated herself into the room.

For a moment the lovers looked into each other's faces.

Then with their countenances distraught with agony they fell swooning in different directions.

There had been a mistake!

Guido was not Guido, and Isolde was not Isolde. They were wrong about the miniatures. Each of them was a picture of somebody else.

Torrents of remorse flooded over the lovers' hearts. Isolde thought of the unhappy Tancred hammered out as flat as a picture card and hopelessly spoilt; of Conrad the Cocoon headfirst in the mud and Siegfried the Susceptible coiled up with agonies of sulphuric acid.

Guido thought of the dead Saracens and the slaughtered Turks.

And all for nothing!

The guard of their love had proved vain. Each of them was not what the other had thought. So it is ever with the loves of this world, and herein is the medieval allegory of this tale.

The hearts of the two lovers broke together.

They expired.

Meantime Carlo the Corkscrew and Beowulf the Bradawl, and their 40 followers, were hustling down the spirals as fast as they could crawl, hind end uppermost.

Charles Hitchcock Sherrill, United States Minister to Argentina, is one of the record men in college athletics who have made a high mark in professional life. He has written two books on travel in Europe, and was active in politics among business men in New York.

Woman was made for man, so we really must not blame her.

PRACTICAL POLITICAL ECONOMY

X.—Free Trade in Great Britain.

The King's Ancient Customs—Tolls Levied on Both Incoming and Outgoing Goods—Rise of Great Monarchies—The Mercantile System—National Rivalry—The Free Trade Agitation—Cobden and the Millenium.

By PROF. STEPHEN LEACOCK

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THE institutions and the public policy of Great Britain are so essentially founded upon its history and interwoven with its development that every study in regard to them in order to be complete must be of historical character. This is undoubtedly true of the trade question, for a proper understanding of which, even for practical purposes to-day, an outline knowledge of the rise and progress of British customs policy is highly to be desired.

Customs duties have existed in one form or another as long as industrial civilization itself. They originated probably in an ameliorated form of highway robbery. There is no need for the protectionist of to-day to take shame to himself on this account. Other things of equal prominence have had an origin just as lowly. The highway robber with his club who waylaid the wandering merchant at the sheltered spot on the forest road was the lineal ancestor of the customs officer of to-day. After him came the robber chief with his toll-bar across the road, and presently the princeling with his "transit duty" as a payment for his royal countenance and protection.

And hence as principality arose with ports and harbors beside the sea, we find the first traces of the levy of duties on incoming and outgoing ships. Such duties are immemorial in antiquity and reposed upon the combined idea of the recognition of the sovereignty of the owner of the port and the use of the facilities afforded thereby.

Duties of this sort were found everywhere in the ancient world. The Greek city of Athens collected port duties on exports and imports, equal, it appears, to about two per cent. of the value of the merchandise. Imperial Rome collected duties at its seaports and at the lines where the great highways passed from province to province. Roman duties seem to have amounted to about five per cent. of the value of incoming and outgoing goods.

Such collection of duties existed in England in Norman and Saxon times. Trade was chiefly carried on by foreigners from Flanders, Holland and the Baltic, and on everything that went in or out the King levied his "customary" duty. The ship that carried wine must hand over one cask for the freight it carried before the mast, and one cask for what it carried aft, a form of toll very naturally commuted into a payment of money. The amount of early English customs duties seems to have varied, but there was a general recognition of the fact, that here as elsewhere, the King must not be exorbitant. The Magna Charta of King John has a clause which allows "all merchants to have safe conduct to get out of England and to come into England, and to stay and pass through England as well by land as by water, free from all evil (that is exorbitant) tolls, by the ancient and right customs." Hence we find Edward I, attempting in vain to levy an export tax of 40s. a sack on wool, though he succeeded in getting the sanction of a Parliament of 1275 (the word in that day meant somewhat vaguely a meeting of tenants and merchants) for the collection of what were called the King's Ancient Customs.

From this time until the reign of Queen Elizabeth the collection of customs duties remained as part of the Royal prerogative. They produced in 1411 some £40,000 per annum. The object of these duties was, of course, chiefly to bring money to the King's Treasury. But here and there, and to an increasing extent, we find the idea of regulating the national commerce mingling itself with purely fiscal considerations. The policy represented was not always one and the same, but various ideas seem to have been uppermost at different times. We find prohibitions of the export of English corn in order to create plenty at home, and at other periods restrictions on the import of foreign food in the interests of English land holders. The prohibition of the export of English wool in 1336, and the high duty on the import of cloth in 1347 by the arts and arms of France. In England a similar

foreshadows the protective system of ancient times. Other laws were made to forbid people carrying gold and silver out of the realm. This was apparently from the mistaken idea that such a measure would keep riches at home. "If it (the export) should longer be suffered it would be for the destruction of the realm, which God prohibit!"—so exclaimed a Parliament of Richard II. The prohibition also rested on the very rational ground that sound, well-coined money was difficult to obtain, and would not be parted with for fear of its place being taken by debased and worthless coins. Many early Acts of Parliament, as, for instance, the statute of alien merchants of Richard II. (1392), were animated by a hostility towards trading foreigners, as if dealing with them necessarily entailed a loss upon the English people. Other laws were of a sumptuary character. The duties on wine were defended because the sale of it enriched France, and also because excessive drinking of wine was immoral, and had, too, the deplorable consequence of diminishing the drinking of English beer.

FROM about the beginning of the fifteenth century onwards we find a new policy in regard to customs duties making its way in Europe. The Venetians, whose Mediterranean republic was the first great centre of European trade, led the way. They endeavored by their tariff to stimulate the import of raw material and the export of manufactured goods. They even prohibited the entry of various foreign articles in the interests of their own producers, and encouraged their own shipping by differential charges upon foreigners. The fifteenth century witnessed momentous changes in trade development. The fall of Constantinople (1453) cut in two the trade route from Europe to Asia. At the same time the rise of the great national kingdom—Spain, France and England—on the wreck of the older feudalism, created a natural expansion of European commerce. The discovery of printing and the revival of learning gave a new impulse to national energy and inter-communication. Finally, in the search for a new passage to the East, the European navigators discovered a new world.

The result of these things on commercial policy cannot be overestimated. Here originated the great national rivalry of commerce, which marks the history of the next three centuries, which occasioned some of the greatest of European wars, and which it was the object of the free trade school to terminate. Spain, France and England now all adopted the policy of commercial regulation. It seemed clear that the wealth of one nation could only be achieved at the expense of another. Each must try to destroy the trade of the others as far as possible. Each must bring in raw cheap material and sell expensive manufactured goods. Each must draw towards itself a plentiful stream of gold and silver, which was the evident sign of national well-being here. "It is manifest," wrote Lord Burleigh, Queen Elizabeth's Secretary of State, "that nothing robbeth the realm of England but when more merchandise is brought into the realm than is carried forth." In the same strain the sagacious Lord Bacon wrote in 1615: "This realm is more enriched in late years by the trade of merchandise which the English drive in foreign parts; and if it be wisely managed it must of necessity very much increase the wealth therefore; care being taken that the exportation exceed in value the importation. For then the balance of trade must be returned in coin or bullion." In the seventeenth and eighteenth centuries this trade policy was consolidated into a national system. In France, Colbert, the great minister of Louis XIV., sought by means of protective duties, bounties, premiums and general regulation of trade, to give the French industry the European dominance already claimed

policy had already become the object of a conscious and deliberate effort. Great chartered companies were founded; the East India Company (1605), the Levant Company, the Turkey Company, and the Hudson's Bay Company, with national monopolies of foreign trade. Navigation laws excluded foreigners from the English transport trade. Customs duties checked the entry of foreign goods at English ports, and home manufacture and labor were controlled by elaborate regulations.

The new policy found its defenders in a group of writers known as the mercantilists. Their leading representative, Thos. Mun, formulated the gospel of the school in *England's Treasure by Foreign Trade* (1603). "The balance of our foreign trade," he wrote, "is the rule of our treasure." The beginning thus made in the seventeenth century was carried to completion under Walpole (1721-24): "He found our tariff the worst in the world," wrote his biographer, "and he left it the best." Under this "best tariff" the export duties were placed on foreign manufacture. A drawback was given on the import of certain commodities, such as silk, manufactured in England from foreign material. Raw materials came in free, or at greatly reduced duties. The beginnings of the preferential system were seen in the free import of colonial timber, while the product of the Baltic paid a high duty.

Of special interest was the development of tariff duties on the importation of wheat. In earlier centuries the Corn Laws had aimed to create plenty at home. Until 1360 there was a general restriction of export. From that time until the reign of Queen Elizabeth, export of wheat was only allowed to designated places, or by special license, or when the article was very plentiful and cheap at home (below 20c. a bushel, by an Act of 1436). From about the time of Charles II. we find a contrary policy in protection of landed interest. By an Act of 1670 no importation was allowed till the price reached \$1.70 per bushel. In the eighteenth century a number of Corn Laws were passed of somewhat vacillating purposes, but mainly intended to help the landed interest. The Act of 1773 forbade the importation of corn unless the price should stand above \$1.50 per bushel.

Such, then, was the tariff system in vogue in the days of Adam Smith. But meanwhile great changes were taking place in the English commercial situation. The industrial revolution had begun. The invention of textile machinery, of iron smelting by means of coal, the application of steam as a motive power, and the improvement of transportation by means of canals and highways, changed the face of British industry. The simple domestic manufacture, with its cottage laborers and its primitive economy, passed away. The factory system arose, gathering the workers together in great masses and employing them as a mere part of the industrial machine, without any ownership or interest on their part in the appliances of production. National prosperity, measured in terms of gross output, was increasing by leaps and bounds. England was becoming the workshop of the world. As such it was no longer able to feed itself. In former centuries it had, except in years of scarcity, raised its own food and even contributed to the corn supply of Western Europe; henceforth its natural destiny was to buy food and sell goods.

It was in this situation that the system of the classical economists was promulgated. It seemed to them that the old-time regulation of industry and commerce was hopelessly antiquated. The national control established three hundred years ago as an aid and stimulus had become mere fetters on the natural development of industry. The classical economists, as we have seen, preached a gospel of liberation. To set free industry from its worn-out framework of laws of labor and apprenticeship, laws of residence and settlement, guild regulations, and more than all, from the interference of a customs system—this became the prime object of the economists.

AT its outset the new movement was checked by the great war with France. From 1793 to 1815 the life and death struggle of the war precluded all thought of domestic reform. But with the conclusion of the peace, the movement in favor of the liberation of industry again made itself felt. It ran at first as an under-current below the surface of practical politics, which were dominated still by the landed interest. But as the manufacturing and trade system arose to greater and greater power, the new doctrines of the classical economists were taken out of their academic setting and constituted the great issue

of the political struggle. These economic ideas, conjoined on the political side with the creed of equal democratic rights, constituted the basis of what now emerged as liberalism, which replaced the Whiggism of the preceding century. The teachings of Adam Smith were further elaborated by such men as David Ricardo and John Stuart Mill, and became the inspiration of practical men like Richard Cobden and John Bright, and other representatives of the manufacturing class. The new doctrines rapidly made themselves felt in English legislative policy. The repeal of the labor and apprenticeship laws (1841), the repeal of the combination laws by which means the working class were at liberty to organize themselves (1824-25), the Reciprocity Acts (1824-25) by which duties were lowered in favor of any country adopting a similar policy, the removal of the Navigation Acts (1822-49) by which the transport trade of Britain and its colonies were thrown open to the ships of all the world, the opening of the trade with India (1813) and with China (1833), these are many of the epoch-making Acts which mark the spirit of the period.

But greatest of all was the attack upon the tariff system. The economists were thought to have shown that the tariff was theoretically false. The manufacturers were convinced that as a practical system it was against their interest. They wanted cheap food and cheap labor, and at that date had no fear of foreign competition. The United States was as yet an agricultural country with a limited and imperfect system of manufacture. Germany was a nation of philosophers, and France a country of revolutions. The world at large was the oyster of the British manufacturer. A powerful crusade was organized. An anti-corn law association was formed in London in 1837. In 1839 Cobden and Bright founded the National Anti-Corn Law League. Lectures and speeches were delivered throughout the country. Nine million tracts were poured out over the face of England. Seven hundred and sixty-three petitions went up to Parliament in a single session alone (1840). At first the new movement had to beat against a solid wall and the force of landed interests. "I declare before God," said Lord Melbourne, the Prime Minister of the House of Lords, "I think this (free trade) the wildest and maddest scheme that has ever entered into the mind of man to conceive."

But the apostles of the new creed, fortunately for themselves, were inspired by something more than the thought of their own interests. Rightly or wrongly, they supposed that free trade would bring with it universal prosperity and universal peace. One can hardly realize at this date the sanguine dreams that accompanied the promulgation of the doctrine. Cobden saw in his mind's eye a future in which the British lion should lie beside the European lamb (and incidentally, perhaps, should clip and manufacture the wool of that amiable animal). Swords were to be beaten into pruning hooks. With the removal of commercial rivalry national boundaries were to be dissolved into lukewarm fluids of cosmopolitan love. Colonies and external positions in regard to which Britain no longer needed a monopoly of trade, were to float away from the Mother Country to a larger destiny of independence, with the blessing of all and with the envy of none. Canada, following its "manifest destiny," was to become absorbed in the American Republic. "If a man had a great heart within him," said John Bright in a burst of oratory, "he might cherish the hope that from the point of land that is habitable nearest to the Pole, to the shores of the great Gulf, the whole of that vast continent might become one great confederation of States."

Inspired by such visions of the future the Free Traders worked with superhuman energy. They had with them all the weight of the economist, all the power of the manufacturing class, the sympathy of the idealist, and the self-interest of the consumer. Gradually the balance of public opinion turned. Peel, the Tory Prime Minister, already half converted, effected a great lowering of customs duties in 1842. The hearts of the Tories began to fail. There ensued a set of circumstances disastrous for the nation and auspicious for the doctrine of Free Trade. Thin and meagre harvests with famine prices of grain depleted the resources of the rich and intensified hunger to the poor. Then came the failure of the wheat harvest, and of the potato crop in 1845, with economic suffering in England, and in Ireland grim famine and starvation without relief. The current of free trade could no longer

(Concluded on page 21.)

The Making of the Umbrella.

pieces with a knife, as before, but with a pattern laid upon the cloth. The next operation is the sewing of the triangular pieces together by machinery.

The covers and frames are now ready to be brought together. In all, there are twenty-one places where the cover is to be attached to the frame. The handle is next glued on, and the umbrella is ready for pressing and inspection.

By far the greater number of umbrellas to-day are equipped with wooden handles. A large variety of materials may, however, be used. Gold and silver quite naturally enter into the construction of the more expensive grades of umbrellas.

A woman told me the other day she thought I would make a good husband. I replied that I considered myself worthy of a better fate. She hasn't spoken to me since. I wonder why?



THE AWAKENING
Bertie Asquith: "I say, your stocking looks a bit thin."
Artie Balfour: "Well, yours isn't as fat as it might be."

pieces with a knife, as before, but with a pattern laid upon the cloth. The next operation is the sewing of the triangular pieces together by machinery.

The covers and frames are now ready to be brought together. In all, there are twenty-one places where the cover is to be attached to the frame. The handle is next glued on, and the umbrella is ready for pressing and inspection.

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THE TRADERS BANK OF CANADA

General Statement, 31st December, 1910.

LIABILITIES.

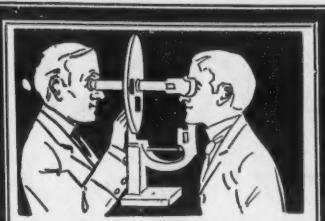
Capital Stock paid up	\$4,354,500.00
Res. Account	2,300,000.00
Dividend No. 59, payable 3rd January	87,090.00
Former Dividends unpaid	602.52
Interest accrued on deposit receipts	4,351.85
Balance of profits carried forward	153,434.79
	\$ 6,899,979.16
Notes of the Bank in circulation	3,790,080.00
Deposits bearing interest, including interest accrued to date	7,697.41
Deposits not bearing interest	7,000,137.18
	36,077,834.59
Balance due to other Banks in Canada	20,736.14
Balance due to Foreign Agents	364,057.00
	40,252,757.73
	\$47,152,736.89

ASSETS.

Gold and silver coin current	\$ 487,750.57
Dominion Government Demand Notes	3,843,353.00
Notes of and cheques on other Banks	4,331,103.57
Balance due from other Banks	2,020,936.82
Balance due from Foreign Agents	291,070.56
Dominion and Provincial Government Securities	1,154,912.70
Railway and other Bonds, Debentures and Stocks	561,569.37
Call and Short Loans on Stocks, Bonds and other Securities	1,726,172.48
Call and Short Loans on Stocks, Bonds and other Securities in U. S.	1,445,605.24
Bills discounted current	200,000.00
Notes discounted overdue (estimated loss provided for)	\$11,731,370.74
Loans to other Banks secured	7,250.77
Deposit with Dominion Government for security of general bank note circulation	167,374.13
Real Estate, the property of the Bank (other than the Bank premises)	3,509.05
Mortgages on Real Estate sold by the Bank	24,500.00
Bank Premises	2,093,332.22
Bank furniture, safes, etc.	240,439.41
	35,421,366.15
	\$47,152,736.89

PROFIT AND LOSS ACCOUNT.

The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving accrued interest, amounted to	\$524,351.39
Balance at credit of Profit and Loss last year	102,443.40
	\$626,794.79
STUART STRATHY, General Manager.	
The Annual General Meeting of the Shareholders will be held at the Head Office corner of Yonge and Colborne streets, Toronto, on Tuesday, 24th January, 1911, at 12 o'clock, noon.	



An Expert Examination

of the Eyes requires the latest and best instruments and apparatus, any other examination cannot fail to be superficial.

A Special Room, Special Apparatus and Special Care in Examination makes our service the most thorough and satisfactory in the city.

J. Williams
OPTICIAN
131 Yonge Street



ANECDOTAL

HERE'S an account of another hunter lost in the woods," said Wise. "Every hunter should carry a pocket compass."

"Why," asked Dumley, "how would that help him?"

"Help him to get out, of course. The needle of the compass always points to the north."

"Ah, but suppose he wants to go to the east, west, or south?"

THE Sympathetic Pal—"Wotcher, Bill! You looks bad; been laid up?"

Bill—"Yus, sort of. 'Aven't been outer doors fer free munts."

The Sympathetic Pal—"Wot was the matter wiv yer?"

Bill—"Nuffin'; only the judge wouldn't believe it."

INKKEEPER—"Going to make an early start to see the glazier to-day, I see. Do you know, it moves

Mr. Jones." "What do you mean?" "This, sir: When I went in and said, 'Mr. Jones, I called to speak about a matter—' he interrupted me before I could proceed further with, 'That's all right, my boy; she's yours. Take her and be happy.'"

WHEN Lully, the celebrated composer, was once deemed dangerously ill, his friend sent for a confessor, who, finding his situation critical, and his mind agitated and alarmed, told him that there was only one way by which he could obtain absolution, and that was by burning all that he had composed of his new opera, to show a sincere repentance for his sins he had committed by publishing so many. Remonstrance was vain; Lully burned his music, and the confessor, after performing the holy office, withdrew. Lully soon after grew better, and a nobleman, who was his patron, calling to see him, was in

two names of baptism," "It is requisite," this law goes on, "that the person be named by the name of his baptism and his surname and that special heed be taken to the name of baptism."

Royal personages have always been allowed to have more than one given name, but as late as 1600, it is said, there were only four persons in all England who had two given names.

Even a century and a half ago double names were very uncommon.

BETTER hurry up that battle-ship for delivery," suggested the shipyard manager.

"Is there going to be war?" asked the superintendent.

"No, but it's only etiquette to deliver the boat before war goes out of style altogether."

Did his actions have an air of verisimilitude?" the lawyer asked the witness.

"What was that, sir?"

"I say, did his actions wear an air of verisimilitude?"

"Oh," replied the witness. "Sure! He was verisimilitudin all 'round the place."

IN a certain camp, a battalion was being instructed on "How to take a convoy through open country." One company was told off to represent a convoy, the men being instructed that they were to represent horses, cows, and wagons.

After being halted a short time, the advance signal was given, and the convoy moved on, but the major noticed that one man continued to lie down, and, galloping up to him in a rage, said: "Man, why don't you advance?"

The soldier replied: "I can't, sir."

Major—"You can't? What do you mean?"

"I'm a wagon," said the soldier, "and I've got a wheel off."

WHAT'S the idea of keeping your playing cards in the refrigerator?"

"It's a little precaution the boys agreed on," replied Three Finger Sam. "Some pretty queer hands were played, so we keep changing the deal and if any stray cards get into the deal we can recognize 'em by the temperature."

A RICH clothier, being advised to try the Bath waters, requested his physician to recommend him to a doctor who might be relied on, which was accordingly done. Not fancying Bath, he in a few weeks heard something wonderful said of Cheltenham and told his Bath *Æsculapius* he would go there if he could give him a letter to a skillful physician of the place, describing the case. This the



GOOD BUSINESS.

Our Club Oracle: "Wot I say is, good luck to Balfour and the Veto Bill!"

Alert Stewardess: "Pass the hospital-box, please. One penny for each swear-word, but as it's our election time you'll be allowed seven for six-pence."—Punch.

at the rate of only one foot an hour?" formed of the sacrifice which had been Tourist—"Yes; but my wife is so made. "And so," said he, "you have slow getting ready that I'm afraid we'll miss it after all!"

A LITTLE man in the west of England rushed to the river last summer, swearing that he would drown himself. When he had waded to the depth of his waist, his wife, who had followed him, seized him by the hair, and then, as a local editor described it, "she led him back till he reached a place where the water was about two feet deep, where she pulled him over backwards, and soured him under, and pulled his head up again."

"Drown yourself (down he went), leaving me to father the brats! (another plunge) get drunk! (another souse) and start for the river! (another dip). Better use the water instead of rum! (another dip and shake of the head). I'll larn ye to leave me a widow!" After sozzling him to her heart's content, she led him out a wetter if not a better man, and escorted him into the house, and closed the door.

W HEN a former Lord Paget was ambassador at Constantinople, he, with the rest of the gentlemen who were in a public capacity at the same court, determined on one day to have, each of them, a dish dressed after the manner of their respective countries; and Lord Paget, for the honor of England, ordered a piece of roast beef and a plum pudding. The beef was easily cooked, but the court cooks not knowing how to make a plum pudding, he gave them a receipt, "So many eggs, so much milk, so much flour, and a given quantity of raisins; to be beaten up together, and boiled for three hours in five gallons of water." When dinner was served up, first came the French ambassador's dish, then that of the Spanish ambassador; and next, two fellows bearing a tremendous pan and bawling, "Room for the English ambassador's dish!" "By Jove!" cried his lordship, "I forgot the bag, and these stupid scoundrels have boiled it without one—and in five gallons of water, too! Never mind; it will be good plum broth, anyhow."

FOR the production of red, green, yellow, and blue fires, one-fifth part of the composition is shellac. As this is a constant quantity, it is apparent that the shellac has nothing to do with determining the color. It holds the other elements in desired form, and regulates the rate of combustion.

Another fifth part of these several compounds is the chlorate of potassium. This is used for the detonating effect. Of itself, it would give a white light and would burn with intense energy. It imparts a "go" to the rocket.

The remaining three-fifths are what give color to the flame. For producing red fire, nitrate of strontium is used; for green, nitrate of barium; for yellow, nitrate of sodium; and for blue, ammonia sulphate of copper.

Violet and purple flames are composite. To produce the violet, lime and copper and sulphur are burned together. For purple, strontium and calomel are burned with just a little copper.

Getting it in the neck is always an amusing thing, provided it isn't our neck.



A SUFFICIENT GUARANTEE

—New York Herald.

hooked by moose. After he gets through the Englishman says, "Really?" and the painful incident is closed.

THE tough customer was struggling with a tough steak in a tough restaurant.

"Say, you!" he finally roared at a waiter. "I ain't used to eatin' rhinoceros hide. Fetch me something a little more nourishin' in a hurry!"

"Aw, fade away, little one!" said the pugilist waiter, witheringly. "What do you think this joint is—a diet kitchen?"

IT is a curious fact that middle names were once illegal. The old English law was very definite as to the naming of children, and, according to Coke, "a man cannot have

doctor promised and performed, and had a liberal remuneration for his additional trouble. Our clothier set off early on a fine summer morning and as his chaise was driving slowly along the road he thought it would be no great breach of confidence to open the doctor's packet, and see the particulars of his own case. This he did with great care, and after unfolding a quantity of blank paper, came to the letter, which was couched in the following words: "Dear Sir, the bearer is a fat Wiltshire clothier; make the most of him."

JACKSON WENTWORTH, after an absence of thirty years, returned to the home of his youth. Jackson had a slight affection of the skin which made his nose very red.

PROTECT YOUR CHILDREN

To keep your children fine and healthy let them take plenty of outdoor exercise at all times. This is perfectly prudent if they are protected from chills and overheating alike, by

JAEGER PURE WOOL UNDERWEAR

This will keep them warm and comfortable and prepared to enjoy and benefit by our Canadian winter sports.



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possesses a charm that can be ascribed only to the loving care the old-time artist and artisan bestowed on it. We can see it in the beauty of their lines—the perfect harmony and matching of the woods—the individuality each piece of furniture possesses. Lovers of antique furniture, or rare and beautiful objects of art, should visit the Jenkins Galleries. We have something that will interest you—furniture, representing all the notable periods in the handicraft; china and glassware, gathered by our agents from the world's noted collections; rare old prints and engravings; everything, in fact, dear to the heart of the collector, or those who appreciate having around them, things that are genuine and good. The articles we show cannot be duplicated, which, in itself, makes a trip through our galleries a pleasurable experience to be remembered.

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We manufacture an exclusive line of electric appliances and fixtures. By purchasing direct from us you not only obtain designs not seen elsewhere, but also save from 25% to 50% on your purchase.

Portables

for electricity in beautiful combinations of metal and glass work; regularly sold for \$25.00, are offered now for \$15.00.

Electric Toasters

A novel and useful household utensil. We are selling them for \$3.00.

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Can be used anywhere electric light is used. A most useful labor saver.

All our goods are sold with a guarantee. We have not only the latest and most approved styles, but also agree to install without charge fixtures bought from us.

Morden & Company
80 King Street West



'DONE UP'—

after the day's work?

'CAMP' COFFEE will alter that in a tick—with next to no trouble or expense. Just 'Camp'—boiling water—milk and sugar—that's all.

'CAMP'
COFFEE

Get a bottle from your grocer on your way home.

Sale Makers—R. Paterson & Sons, Ltd., Coffee Specialists, Glasgow.

Hence, when he called at the parsonage the old minister remarked: "Jack-a-week." "Well, then," said the minister, "I'm afraid I'm a hard drinker." "Your face, Jackson, is like my gas. 'Don't judge by appearances,' Dr. meter. It registers more than it consumes," said Wentworth. "I sums."

BOOKS AND AUTHORS

"Fallen Among Thieves." A mystery story, by Stanley Portal Hyatt, author of "The Diary of a Soldier of Fortune," "The Law of the Bolo," etc. Published by T. Werner Laurie, London.

GOOD mystery stories are as rare as any other good things in art—perhaps even a bit rarer than most. And this is a good one. There is a good story, with a dastardly financial plot, two or three honest-to-goodness villains, a hero with a more than usually square jaw, a suicide, a murder, a corner on the market by the hero, and a love-interest thrown in for good measure. Besides, it is written with verve and skill. It is a new venture for Mr. Hyatt, whose work has hitherto lain in such hyper-civilized places as the Veldt and the Philippine jungle. But this incursion into savage London must be regarded as a successful raid.

"The Heart of the Antarctic." The story of the British Antarctic Expedition 1907-1909, by Sir Ernest Shackleton, C.V.O. Illustrated. Published by The Munson Book Company, Toronto.

THIS is a second and popular edition of the book which Sir Ernest Shackleton published shortly after his return from the Antarctic. It is thoroughly well illustrated, and is in every way a worthy record of a great achievement in exploration. Sir Ernest tells his story simply and clearly, as befits the character of the narrative. The events of the famous trip "farthest South" are such as to require little of the graces of style. In themselves they constitute an absorbing tale.

"The Miracle of Right Thought." More good advice by Orison Swett Marden, author of "The Inspirational Books." Published by Thomas Y. Crowell, New York. Price, \$1.00.

M R. MARDEN is the Roosevelt of American letters, the apostle of strenuous, pomposity, and platitudinosity. He points out in several volumes that every man should make up his mind to be President of the United States, should never make faces when his boss is looking at him, should sing cheerfully during overtime, should never permit himself to be sick or blue, should accumulate a lot of money, and should look and act as much like a Y.M.C.A. physical director as possible. This is one more volume.

"Pam the Fiddler." A romance, by Hallie Sutcliffe, author of "A Winter's Comedy," etc. Published by T. Werner Laurie, London.

THIS is a story of the rising in the north of England in aid of Mary Queen of Scots against Elizabeth. The hero is one of the unfortunate Catholic gentlemen who participated in that rebellion; but he proved less unfortunate than most in that if he lost his Queen, he at least won a very charming girl for wife. The story is told with spirit.

"Oh, To Be Rich and Young!" A volume of goody-goody reflection, by Jabez T. Sunderland, author of "The Spark in the Clod," etc. Published by The American Unitarian Association, Boston.

M R. SUTHERLAND must be a nice man, because this is such a nice volume. Too bad it is so dull.

"Round the World in Seven Days." An aeroplane story, by Herbert Strang, author of "The Gyrocar," etc. Illustrated. Published by Henry Frowde, Toronto. Price, \$1.00.

M R. STRANG is nothing if not up-to-date in his stories of adventure. Last time it was an automobile on the gyroscopic principle. This time it is a greatly perfected aeroplane which a young Englishman drives around the world in seven days. This is "going some." Needless to say, the aeronaut meets with many adventures, of which the saving of his sweetheart from a burning ship is one of the tamest. A good book for boys.

"A Wreath of Canadian Song." An anthology of Canadian verse, by Mrs. C. M. Whyte-Edgar. Published by William Briggs, Toronto.

SUCH compilations as this are very much to be encouraged, if only for their calling the attention of the public to the work of Canadian poets—a matter which it seems inclined to overlook. It must be confessed, however, that a good deal of the work quoted is hardly of a character to deserve a place in a work of this kind. Quality is more to be desired than quantity in anthologies. Otherwise, the work is a useful and interesting one, the biographical notices being especially valuable.

"Elizabeth of the Dale," a story of Ontario. By Marian Keith, author of "Treasure Valley," "The Silver Maple," etc. Published by the Westminster Company, Toronto.

THIS is a pleasant, unadventurous story of the lives and adventures of a large family of children, the Gordons, in a beautiful valley of Ontario. The incidents are not of a startling nature, and there is at times a certain monotony about the recital of their doings and sayings. But the

author is familiar with some of the Scotch settlements in this Province, and with the types of character they display, and this knowledge gives her work an intimate tone which adds very greatly to its interest. The heroine, Elizabeth, is one of the daughters, and is a cleverly drawn and attractive girl. Altogether this book marks a distinct advance in Marian Keith's art.

CONCERNING BOOK-REVIEWS.

WHY is a reviewer? Why is this particular reviewer? And why especially is his harsh and sarcastic reviews? A correspondent wishes to know. This correspondent



A NEW BUST.
Louis Potter is the sculptor of this excellent bust of Mark Twain.

— the signature is "Fairplay"—writes a long letter pointing out that after "wading" through these critical columns, Fairplay "cannot help wondering how or where you get the right to condemn people and their work in the wholesale way you do."

Fairplay then goes on as follows: "If I buy a brand of pickles, for instance, and find them either too sweet or too sour, I might have a right to state that fact in a kindly way, and perhaps help the maker to improve the brand, but I would have no right to make rude remarks about the individual who made them; and to sarcastically sneer (the last two words underlined) at the production, would not only reveal a lack of good breeding, but also a deplorable depth of conceit."

It is at first blush a little difficult to see how even the most sarcastic sneer at bad pickles could be regarded as evidencing a deplorable depth of conceit. In fact, the whole illustration somehow or other does not seem to illustrate, though a very large number of current books are suggestive of pickles—and bad pickles at that. But this letter, while neither very wise nor very witty, starts an interesting question, and one well worth briefly considering.

Why is a reviewer? Obviously, to keep the public informed about new books, to tell what books are new, by whom they are published, how much they cost, something about what they contain, and also something about their worth or worthlessness. Has he the right to condemn books that he thinks are based on wrong principles or are badly done? It would seem to be a necessary department of his duties. A critic who could only praise would be a rather singular anomaly. How much condemning is he allowed to do? Well, that obviously depends on circumstances; but it would seem reasonable that he should be allowed to give a book such a degree of condemnation as he thought was justified by the degree of its badness or the extent of the influence it was likely to exert.



ALFRED NOYES.
The popular English poet as he appears in T. P.'s Portrait Gallery.

"But who are you to constitute yourself a court?" the person who criticizes the critic will say, "who are you to say this is bad and that other good? By what right do you claim this high privilege, and on what system of law do you base your judgments?"

There are unquestionably certain laws in literature, as in all art, conformity to which is the price of success. But they are not such laws as govern mathematics or science, and he would be a rash man who would seek to lay them down in a system. Every man has a somewhat different understanding of these laws, and the personal equation which has to be made is a tremendously important factor. In fact, when all is said and done, the opinion of the very greatest critic is only the opinion of one man, and depends for its value on the position of that man, on his knowledge, and his insight. When a man writes about an author, he merely gives his own opinion about that author. Anatole France—himself one of the greatest of living critics—has put this very cleverly:

"If I were to write a book about Shakespeare," he says, "I would state in the preface: Dear reader, I here-with present you a little book about myself, apropos of Monsieur Shakespeare."

Under the circumstances, therefore, it would seem that the only course of action for the reviewer, big or small, Anatole France or Tom Folio, is to give his judgment as honestly, as fearlessly, and as entertainingly as he can. That is the only way in which he can be of any possible value. Of course, he will sometimes hurt people's feelings—unjustly, too, at times. That is too bad, but it does seem more or less inevitable. The only consolation one can offer to youthful Keates is that their work will live on when the reviewer and his judgments have been long since forgotten. In the meantime there is a great need for uncompromising criticism. Too much poor and vicious work is being boosted into popularity.

To return to the analogy of the pickles, the public is protected to a certain extent in its purchase of these indigestibles. If a man buys a bottle of pickles, he is reasonably certain of getting pickles at any rate. The Pure Food Law sees to that. But if a man were to pay for a bottle of pickles, take it home, and then find that it was a bottle of rancid mush—just imagine the holler he would put up! No language, parliamentary or otherwise, would be too bitter to express his indignation. But this is what happens every day in the buying of books. Every now and then a reader picks up a "virile, gripping story of love and life," and discovers that he has bought the embodied ravings of a disordered imagination; or delves into a "delightful romance of youth and fantasy," only to realize that he has plunged into an insipid and cloying mess which is about as appetizing as pancake dough. And it is the reviewer's business to prevent such surprises wherever he can, by telling the blunt truth about every book that comes to him. He will undoubtedly be mistaken at times. But he must always be sincere and disinterested. And he must be careful, too, never to take himself too seriously—that way madness lies.

Tom Folio

LITERARY GOSSIP.

Burton E. Stevenson has undertaken to compile for Henry Holt & Co. a collection of American and English verse in which, while standard poems will be prominent, unusual specimens are to be laid upon the work of contemporary American writers and upon lighter forms of verse. A considerable section of the volume will be given to fugitive poems.

Sven Hedin's new work, "Overland to India," which the Macmillans have almost ready for publication, will describe the author's route through the ancient, desolate, effete Persia, for the explorer ingeniously avoided paths trodden by the feet of others. The work will be profusely illustrated from photographs and drawings by Dr. Hedin and include a set of carefully prepared maps.

Mrs. Meynell, who has a sure judgment in poetic matters, affirms that in Christina Rossetti's "The Convent Threshold" there is more passion than in any other poem written by a woman. "In this respect Christina Rossetti surpasses Elizabeth Barrett Browning, abundant as was the earlier poet, and few and reluctant as are here the words of the latter."

Another glimpse into Tolstoi's home life is given by Prince Baratynsky, who paid a visit to the writer to obtain from him a contribution to his paper: "A footman opened the door and gravely conducted me away from all the reception rooms, up a narrow, winding staircase, to the third floor, and ushered me into Tolstoi's own famous sanctum. I can not well describe my emotion as I saw him for the first time in that bare little room, with its plain iron bedstead and little writing table. From the moment of his

deep-voiced, hearty welcome, the personality of the man fascinated me, held me spellbound. The most wonderful thing about him was the contrast of his infinite, unaffected good nature with the rugged exterior—the white beard against his rough, dark shirt, the shaggy brow, and, above all, the stern, fixed, piercing look of his eyes—those unforgettable eyes!"

That senseless habit of describing an author as the American This or the English That has rarely been more absurdly illustrated than by the English Daily Chronicle, which dubs Lafcadio Hearn as "the American Borrow." Apart from the fact that there is nothing in common between the writings of the two men, Hearn was not an American.

Henry Labouchere has retired from the personal management of London Truth, and the paper is transferred to a corporation. Mr. Labouchere is in his eighth year. Since the death of his wife (Henrietta Hodson) and the marriage of his only daughter he has faded visibly, and his prolonged residence in Italy led to his relinquishment of all his London interests. From the most idle and careless of roving diplomats and the most reckless of gamblers at any game of chance, he suddenly developed into the most brilliant of journalists. He was persona non grata at court, not because he had married an actress, but because of his ultra-radical opinions, and yet Truth has always had the earliest court news.

Max Nordau compliments Israel Zangwill on his recent book in this fashion: "Your 'go' at Pragmatism (the most preposterously stupid invention of American Babbledom) was particularly gratifying to me."

TIPS FOR READERS.

THE TRAIL OF NINETY-EIGHT, by Robert W. Service—A crude and feverish but vivid and interesting piece of fiction.

REMINISCENCES, by Goldwin Smith—The recollections of a distinguished career trenchantly told.

JIM HANDS, by Richard Washburn Child—The pleasantly sentimental narrative of a New England factory hand.

DANCING DAYS, by J. J. Bell—A dainty story told with skill and grace.

THE DEW OF THEIR YOUTH, by S. R. Crockett—Love and life in Galloway told by a native son.

POEMS, by Frederick George Scott—Canadian verse which Canadians ought to buy.

LET THE ROOF FALL IN, by Frank Danby—A striking romance of modern Ireland by a skillful writer.

CELT AND SAXON, by George Meredith—An unfinished work which is better than most finished ones.

REWARDS AND FAIRIES, by Rudyard Kipling—Romances of history by the greatest English romancer.

THE GREAT WHITE NORTH, by Helen S. Wright—A very complete, handy and useful history of Arctic exploration.

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Camphor Ice Vaseline

Heals Chapped Hands.
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Cold Sores, Windburn,
and Rough Skin.

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Our Free Vaseline Book tells the special merits of each and gives directions for its proper use. Send us your name with street address, mentioning this paper, and we will mail you a copy, postage prepaid.

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Many people drink O'Keeffe's "Special Extra Mild" Ale solely for its food properties. Being brewed of finest hops and malt, it contains all the body and brain building elements of these grains. It is because we use the best, that

O'Keeffe's

Special Extra Mild ALE

is so rich and creamy—so thoroughly enjoyable—as well as so nutritious and wholesome. It's "extra mild" remember, and never makes you bilious. In Crown stopped bottles. No broken cork or tinfoil in the glass.

"The Beer that is 228 always O.K."

A Misapprehension

Corrected

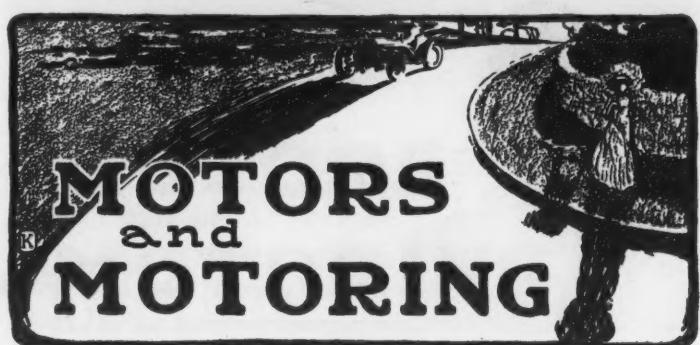
Some misapprehension appears to exist as to the recent by-laws governing passengers on the street cars. In the matter of collecting fares there is a difference between cars with stationary fare boxes, and other cars, including trailers. Where there is a stationary fare box the passenger is required to pay on entering the car; elsewhere he will wait for the conductor to collect the fare in the old way. Otherwise, the regulations in force on one car are in force on all.

There has been no suspension of the rule requiring passengers to keep a passageway clear for others desiring to enter the car. It is not the Company's wish that conductors should at all times insist upon every passenger going into the body of the car, so long as free ingress and egress is maintained; but the attention of the public is desired to the fact that responsibility rests upon the conductor in this matter, and when he requires passengers to step inside he is merely carrying out the law. If cases occur where the passenger thinks he is unwarrantably required to move off the platform, his wise course is to comply with the conductor's request, and then report the matter to the Head Office. The conductors are expected to use judgment, to do their duty in an inoffensive manner, and not to needlessly inconvenience passengers.

Nevertheless, the conductor is, of necessity, the captain of the ship. He is running things for the time being, anyway, and to argue with him is unprofitable. When he asks passengers to move up in front, to move off the platform or steps, or to leave by the front door, the better course is to do as he requests. He is carrying out the law and a penalty is involved for his failure to do so. Should he at any time fail in judgment or courtesy, passengers have their remedy by applying at the Head Office, where these matters are adjusted.

JAMES GUNN, Superintendent,

Toronto Railway Company



Tire Troubles Solved.

An invention known as Cox's pneumatic cushion is said to have solved tire trouble. The invention is the result of several years' work, but success has apparently crowned the efforts of the inventor. The principle employed is not classified with the pneumatic spring, either of the flexible or metallic type, wherein the load, or shock, is sustained by an increase in the air pressure or the rebound retarded by any mechanical device. This principle is absolutely new, and can be likened to the pneumatic tire principle itself.

The three principle factors of the pneumatic cushion are a flexible, pneumatic, spherically formed cushion with a solid and a hollow shank, which are a part thereof. The hollow shank admits the conduit and also provides a means to anchor the cushion to the vehicle frame, and the solid shank pivots the cushion to the deforming means, which is bolted to the axle. The cushion is fabricated and constructed along the line of the pneumatic tire. An auxiliary air reservoir is connected to the cushions by conduits and provided with a check valve inlet through which the system is inflated. A convex formed device (with a receptacle for the solid shank to fit in) deforms the cushions by folding the walls inwardly, thus increasing the area of the cushions according to the violence of the shock received from the irregularities of the road, but not increasing the air pressure.

By the use of a flexible cushion, in combination with an auxiliary air reservoir, at a low air pressure, and a convex device to deform the cushions, the following results are obtained:

The cushions, like the pneumatic tire, will deform under action, thereby producing a greater contact area with whatever supports it. The auxiliary air reservoir attached to the cushions supplies the necessary volume of air, at a low pressure, to diffuse vibrations; it also, owing to the difference in the amount of air displaced from the cushions, relative to the entire volume of air in the system, obviates any perceptible increase in the pressure, irrespective of the shock sustained, or load added; then, it follows that the pneumatic travel can be long and soft, because the shock is sustained by reason of an increase in the contact area of the cushion with its support; each inch thus produced has a sustaining influence in accordance with the pressure per inch in the system.

This principle obviates the violent rebound characterizing the metallic or pneumatic spring, inasmuch as the velocity of the rebound, is measured by the pressure per inch, therefore, it follows that it allows a slow, soft, yet free and natural rebound.

The strain on the cushion walls is measured by the pressure per inch; the pressure not being increased, it follows that the strain is not increased, irrespective of its deformation.

The convex device to deform the cushions is an essential feature of the combination, for it is owing to its form, relative to the deformation of the cushions that the slow and automatic increase in the area to sustain the shock is produced and a long travel is obtained.

The available pneumatic travel with an eight-inch cushion is about five inches. The thickness of the walls is three-eighths of an inch. The pressure per inch is about 18 pounds for the front and 16 pounds for the rear, six cushions being used, four in the rear and two in the front for a touring car. The mechanism is being used for motorcycle seats, and may be used under the seats of any vehicle, including street cars and railway coaches, also for many other purposes.

The Day of the Commercial Car.

MORE and more attention continues to be given by motor periodicals to the commercial car. In point of what may be called "news value," this car almost takes precedence now over the motor passenger vehicle. A writer in Motor Age declares that the commercial car "has reached the turning point which leads it into the broad glare of publicity." In past years makers "have been content to plod along with experiments," and have been "charly of participating in contests such as are promoted for makers of pleasure vehicles." They have desired, rather to wait until their products "could go under the public's microscope," which means a demonstration not only of their utility but of their economy and durability. During October, however, competitions were held in four large cities, where the eagerness with which makers gave their support "shows very plainly that the business-car makers are now ready for public inspection."

Note has already been made of a

contest from Philadelphia to Atlantic City with satisfactory results. In Chicago a run was made to Milwaukee and return. Fifty-one trucks started. They ranged in size from small delivery wagons to five-ton trucks. Each vehicle was to cover a distance of 212 miles and to carry its full load. Bad weather prevailed, but in spite of this and some other handicaps, the contest proved to be of considerable value to makers, especially because it "attracted widespread attention in the business world." In Milwaukee astonishment was created when business men learned that a three-ton truck in eight hours had covered 108 miles with a full load. A little figuring convinced them that the trucks had delivered these loads in faster time than would have been done by express, when the figuring took into account the time in sending the goods to the express office and in delivering them from the railroad depot. As road demonstration this trial "was most successful." Motor Age believes that makers "will find themselves in fine condition for the fight for business in 1911." Having once got "into the publicity limelight," it will take little effort on their part to remain there.

Motor Maxims

I T'S a short lane knows no scorching.

It's a wise chauffeur that knows his own speed.

A garage is known by the cars it keeps for hire.

A motor in hand is worth two in the ditch.

It requires little learning to be the tooter of a horn.

A good road is rather to be chosen than great ditches.

A spark-plug that can spark and won't spark ought to be plugged.

He who speeds and runs away may live to be nabbed some other day.

A rut in the road may prove the power behind the thrown.

Little motors have big gears.

A scorched chauffeur dreads the tire.

A good car needs no push.

It's a poor clutch that won't work in a tight squeeze.

Too many tinkers spoil the car.

Never judge a motor by the mortgag on the roof.

A car in time saves sole leather.

Satan finds work for idle cars to do.

A green chauffeur maketh a fat undertaker.

All cars are grey in the dark.

De motorists nil nisi finem.

Dum Speedimus, Speedamus!

Of two constables, choose the smallest.

What can't be cured should be insured.

Collisions never come singly.

A rolling car gathers no dross.

It is better to turn back than to turn turtle.—Harper's Weekly.

NEW HOME FOR THE FORD MOTOR COMPANY.

Toronto Branch Removed to Splendid New Building at 106-110 Richmond St. West.

On Saturday last the Toronto Branch of the Ford Motor Company moved from their old quarters on Adelaide Street West to their splendid new building at 106-110 Richmond St. West. This building was designed and built especially for the Ford Motor Company, comprising offices, salesroom, stockroom, and repair department. The whole building has been very carefully planned and constructed especially for these purposes, and is without doubt one of the most convenient and up-to-date buildings that has been erected in Toronto. All the latest improvements have been installed, and automobile users may be sure that there is at least one service department in the city where their cars will receive prompt attention.

Toronto Branch is headquarters for the Ford Motor Company for central Ontario, and owners of Ford cars are assured that they can at a moment's notice get any repairs or parts for Ford cars, no matter how old the model.

The Ford Motor Company have always made prompt service one of the main features of their business, and the Toronto Branch, under the management of Mr. Fox, has been notable in this respect. Now that they are in their new building, users of Ford cars will find the service even better than in the past. The address is 106-110 Richmond St. West.

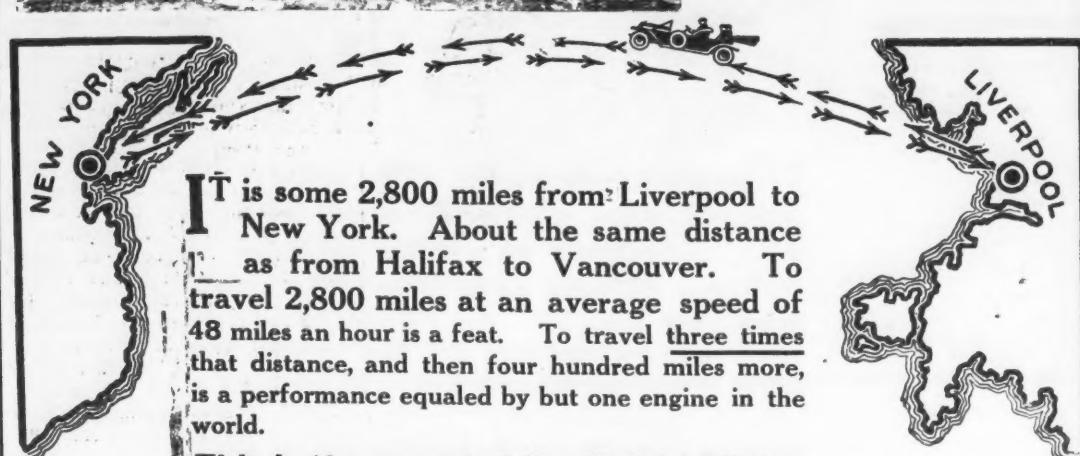
Remembering his own experiences, a man hates his wife to be a chaperon.

If Providence really takes care of children and fools, it must be kept pretty busy.

It is hard for a man to discover that he has no balance in bank without losing his equanimity.

In the matter of elasticity the average man's suspenders are in the same class with his conscience.

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IT is some 2,800 miles from Liverpool to New York. About the same distance as from Halifax to Vancouver. To travel 2,800 miles at an average speed of 48 miles an hour is a feat. To travel three times that distance, and then four hundred miles more, is a performance equaled by but one engine in the world.

This is the record of the Knight Sliding Valve Motor—a record of 8,830 miles.

In the test given it by the Royal Automobile Club (the highest authority in Europe), a 22-horse-power Knight Motor ran as far as from Liverpool to New York, back to Liverpool, back again to New York, and four hundred miles on the second return journey, maintaining an average speed of 48 miles.

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Despite the prestige gained by this record—a prestige which has resulted in no less than 3,000 sales for one car alone equipped with this motor, no engine builder has attempted to put his product to a similar test.

This, too, despite the World Challenge of \$1,250 to the maker who will first successfully contest the Knight record.

The Russell Car

owns the exclusive Canadian rights to the Knight Motor. The claims for this motor are greater power, greater reliability, greater smoothness and silence in operation, greater economy. The Knight Sliding Valves are beyond question the most momentous improvement in engine building in years.

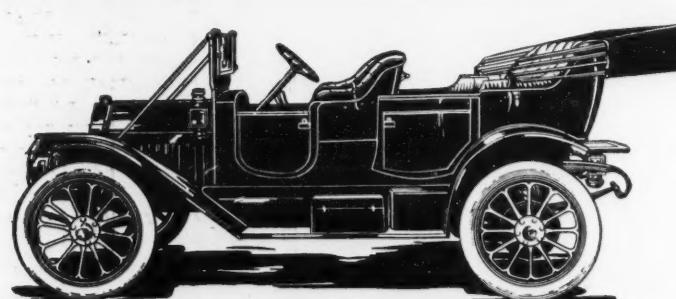
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It is well within the mark to say, that the McLaughlin-Buick has proved the car that fully answers the above requirements. We were pioneers in eliminating the Canadian, the largest overhead expenses entailed in experimenting—for we adopted a tested and proved product. We selected the "Buick" as our pattern, because it, more than any other car made, seemed to satisfy the needs of this country.

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Here's the answer—under the four important heads that govern Motor Car value:

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The Price

Elimination of all unnecessary ornamentation and gaudy frippery—careful buying of materials—large plant and production—these are the features that enable us to produce the cars we do at the prices we ask—prices that are enabling Canadian Motorists to own cars at a minimum expenditure, and, equally important, cars that are economical of operation.

The Price

The name McLaughlin has become synonymous with "a square deal to all." It is known wherever carriage or motor cars are known, that we spare neither pains nor expense to attain our high ideals of a worthy Canadian product. By establishing branches in the most important centres we are in a position to readily, quickly supply all necessary parts.

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We're filling the needs of Canadian Motorists as no other manufacturer is attempting to do—and

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Trunk is the only double-track line which contributes to safety.

Secure reservations and tickets at Grand Trunk City Ticket Office, northwest corner King and Yonge Streets. 'Phone Main 4209.

About the only time a man thinks his wife is too good for him is on Sunday morning when she is trying to get him to go to church with her.

Nothing was ever truer than that the course of love doesn't run smooth. It generally runs you into debt.

A free fight is often pretty expensive, if you happen to be in it.

MEN'S WEAR

It may sound a bit paradoxical to say of evening dress, both of formal and informal character, says a writer in *Vogue*, that there is at the same time much and little of interest or novelty to be seen. Mixing with the throng at the after-dinner sessions of the Horse Show in New York, the casual observer would, perhaps, have been in no way impressed with any changes in the broad types or the general fashion of this season, and yet a more minute inspection of the dress of individual men as they appear at the opera, play or private "function," together with a closer examination of the various things shown at the leading shops, reveals many tendencies and small details that, if not distinctly new, are nevertheless along the line of novelty and advanced mode. It is, of course, not so much in general as in the little points of dress that one notes the variations from the styles that have become more or less stereotyped or commonized by popular usage, and the newer weaves, stitches and designs in materials as a rule prove most interesting.

More than for many years past one is struck with the marked difference in shape of the silk hats of this winter, which constitute almost three distinct types—the high, straight crown and flat brim of what may be called the Paris fashion; the large, though not so straight, crown and brim of the London fashion, and the lighter, more or less straight or belled (for there are, both styles) crowns and smaller, more closely rolled brims of the American modes. In the "Arcade" of one of our largest department shops, which has, by the way, made a specialty of imported things for men, and which also, by the way, contains a selection and variety that is decidedly well worth looking over, one sees this difference of type well illustrated, and from the fashion point of view the choice of style is very largely a matter of personal taste. Possibly it may be said that the more ultra class are affecting the foreign shapes in preference to our own, but as a general rule they are more suitable for fairly large men than for those of small head and stature, and becomingness is the first thing to be considered.

One does not like to say, without some qualification, that the opera hat, in itself showing little change, is a fashion of the past, yet one must concede that it is a style far less worn nowadays than in years past, and—never more correct than the silk—to be substituted for it when going to the opera, theatre, or other place of public entertainment. It is no longer a smart necessity of dress, however convenient one may find it on occasions, and along the line of this matter of convenience, it must be said that while the soft felt or cloth hat is one much in vogue this season for informal day wear, it should never be worn with evening clothes.

If I may be permitted to express any personal opinion on the question of good style in evening dress, it is that simplicity is a surer sign of refined form than any elaborateness of finish or adornment, and this applies to the suit as well as to its accessories. If a man feels that he can "carry" a dark blue or dark brown cloth, with perhaps a velvet collar to match and any unusual arrangement of buttons or distinctive sleeve finish, he may be justified under the latitude of present fashion in going to this more or less theatrical extreme. It is done, but that it is done under the sanction of the best examples of the greatest number of well-dressed men is not the case, and for the average man it will not prove either successful or even personally satisfactory. Indeed, I believe the tendency which set so strongly toward stripes, indistinct check and other weaves of cloth for evening clothes is running itself out, and though the fine basket weave in black with basket-woven silk facing on lapels to match is good looking, the fine quality unfinished worsted of plain effect seems to be again taking the lead in general quiet, conservative fashion.

In cut one sees the medium collar, the fairly wide, straight edge and moderately long lapel; the rather decidedly cut-back front from the end of the lapels; the sharp up and back cut at the sides over the hips (the front of the coat being short); the long rounded tails and the sloping shoulders. These things, with the fairly narrow sleeves are all more or less characteristic of the general fashions, but, while the shoulders should be sloping rather than square, it is my opinion that the slope should be natural rather than greatly accentuated, and I should recommend the plain button, or at least only simulated cuff sleeve finish. Nothing helps the suit more than excellently well cut

trousers, which should have either a single or double braid on outer seams, not too broad, and while this is a fine point of tailoring, almost always easier to get on the tall than the stout man, in general lines the cut should be straight and finely tapering, never curved in at the back of the knees and out over the calves.

It is the same for the trousers of the informal evening suit, and though for this there is more variety in the cut of coat, perhaps the smartest model is that with somewhat sloping shoulders, fairly wide and deep lapels, a front below the lapels slightly cut back with rounded corners and a little "spring" from the waist out. In fact this coat as now cut by many of the smart tailors more closely resembles the style of the short sack jackets that were so much in vogue during the time of the Spanish war, for the tendency is all toward shortness and a somewhat shaped waist.

This coat, like that for full dress, is now invariably made with notched and full-faced lapels, and it is best to have the pockets set straight, rather than vertically or diagonally.

More and more rare has become the double-breasted waistcoat, and there is a decided tendency away from the V, and back again to the U-shaped opening, although as yet this has not reached a point of the very



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JANUARY 14, 1911.

TORONTO SATURDAY NIGHT

15

Music Notes

In addition to the fact that it brings here two of the most distinguished of the world's operatic artists in the persons of Edmond Clement and Georges Alda, there is another point about next week's visit of the Montreal Opera Company that should not be lost sight of. That is the fact that it is not a touring opera company but a permanent opera company which happens for four weeks to be on tour. The object of the tour itself is not so much to make money as to pave the way for a wider Canadian operatic organization, with branches in the greater cities, of which Toronto is naturally the most important. It brings a complete double company, French and Italian, and a conductor and forces who have been working together for months every night, and have attained a perfection of ensemble which has profoundly impressed the critics wherever it has appeared.

One important result of the Alda booking is that it enables the management to present Esther Ferrabini in the role of Carmen, with Edmond Clement. This combination of artists was heard twice in Montreal, and was unanimously declared to mark the high-water level of operatic excellence in that city.

On Tuesday night, will be sung the ever-popular Puccini "La Bohème" and it will be remembered that Ferrabini's Mimì was considered previous to the Montreal engagement, to be her finest performance and one of the finest of that role ever heard in Canada or the United States.

Wednesday will see Alda's appearance in Massenet's "Manon," with Louis Dern as the tenor, a role he sang with her several times in Montreal, and always with the utmost success. He has a typically French voice, suave and velvety, and capable of a big climax.

On Thursday will be given Puccini's setting of the Sardou drama "La Tosca," which so interested Earl Grey when it was given as the opening performance of the season that His Excellency "commanded" a repetition later on and journeyed from Ottawa with Countess Grey expressly to hear it. The acting of the Italian company in this work is very powerful.

Friday will see the first performance ever given in Toronto of an early work of Mascagni's, produced shortly after the enormous success of his "Cavalleria." Except in some characteristics of orchestration it is as different from that violent composition as light is from darkness. Ferrabini and Colomblini will have the chief roles.

At the Saturday matinee will be given for the first time since the Thomas Opera Company was here, some twenty years, a performance of Delibes' exotic and tuneful "Lakme." The Bell Song is familiar to all concert-goers, but little of its dramatic value can be gathered without hearing it in its place in the opera as it will be sung by Alice Michot. Louis Dern will be the English officer.

In the evening "Madam Butterfly" will be given, with Ferrabini and Colomblini in the chief roles. The whole repertoire of the Toronto engagement is chosen from among the most popular works of the Montreal season.

The latest luminary in the galaxy of local concertionists is Miss Arleigh Ramsden, daughter of Mr. John A. Ramsden. Although she has appeared at our various charitable institutions, Miss Ramsden, who studied under Owen A. Smiley, will make her debut before a city audience in Association Hall on Feb. 2nd, when she will be assisted by the well known talent, Mr. Percy Redfern Hollinshead, Mr. Arthur Blight and Dr. Harvey Robb. Miss Ramsden's repertoire is as varied and extensive as it is pleasing.

Many music lovers will remember the delight they found in listening to Arthur Friedheim some nine years ago. To-day he is acknowledged to be a supreme player of Liszt's compositions. It may be stated that Friedheim wrote two operas during his absence from Toronto. He arrived in New York last month and gave a recital at Carnegie Hall. Arrangements for his appearance have been made for Tuesday evening, March 7th, at Massey Hall, and this year, being the centenary of his master Liszt, the programme will be entirely devoted to that composer.

Mr. Oscar Goldschmidt, late conductor of the Royal Opera at Cassel, Germany, has planned for twelve weeks, commencing Monday, Jan. 23rd, a series of Wagner lectures, with musical illustrations, which will be highly educational in character. The first will deal with Wagner's life, and the eleven following discourses will deal with the master's works chronologically, beginning with "Rienzi" and ending with "Parsifal." Each lecture will be given three times in the week of its delivery, and the place will be the new Heintzman building at 195 Yonge St., where Mr. Goldschmidt has established himself.

Miss Evelyn Ashworth, A.T.C.M., has resigned the position of soprano soloist in Sherbourne Street Methodist Church.

Notwithstanding the enormous expense attending the out-of-town concerts of the Mendelssohn Choir in Chicago two seasons ago and the cheerful payment of the deficit which resulted, it is spite of sold out houses of over \$2,000, by Chicago subscribers of the concerts then given, there is a movement on foot in that city to arrange for an early return of the Toronto singers to the western metropolis. There could be no better evidence of the remarkable impression which was created by the Toronto singers in their Chicago concerts. The choir is enthusiastically rehearsing its repertoire for the concerts of February 6, 7, 8 and 9 next, and expects to fully maintain, if not surpass, the high standard of previous years. For the orchestral matinees of February 9, Mr. Stock has arranged a superb programme, including Tchaikowsky's Fifth Symphony, Debussy's Marche Ecossaise, and by request of the same composer's "The Afternoon of a Faun," besides Granville Stock's brilliant creation, "The Pierrot of a Minute." The cello soloist, Mr. Bruno Steinle, will perform with orchestral accompaniment, Boehm's Variations Symphoniques, Op. 23.

The first subscription lists for the Schubert Choir, Madame Nordica, Toronto Symphony Orchestra, concerts on Feb. 20th and 21st will close at Massey Hall on January 24th. The advantage of subscribing now is that subscribers have first choice of seats. Madame Nordica and Madame Melba have both been singing in opera for two decades, and are still unapproached," says Phillip Heene in the Boston Herald: "Now is the time in 1910 they are able to give such great pleasure to hearers who have witnessed the waxing and waning of many prima donne. Because Madame Nordica and Madame Melba first of all learned to sing. They learned the proper use of the

voice, after all their labor, after all the strain they are still the mistresses of song."

* * *

Below is given the magnificent programme which has been arranged for the National Chorus concerts of Thursday next, Jan. 19th. An immense audience will assemble at Massey Hall to welcome Dr. Albert Ham and his splendid body of singers:

Chorus—"Send Out Thy Light" ... Gounod. Song—"Strike the Lyre" ... T. Cooke. The National Chorus. Songs—Miss Margaret Keyes. Chorus—"Morning Song of Praise" (6 parts) ... Max Bruch. Part Song—"My Little Pretty One" ... Healey Willan. The National Chorus. Piano solos—Miss Yolando Mero. Double Chorus—"Why Rage Fiercely the Heathen" (8 parts) ... Mendelssohn. Chorus—"Ballade of Spring" (6 parts) ... Theo Wendt. The National Chorus. Songs—Miss Margaret Keyes. Motet—"Cherubim Song" ... Bortnianski. Part Song—"Call of the Breeze" ... Cliffe Forrester. The National Chorus. Piano solos—Miss Yolando Mero. Solo and Chorus—"I Heard the Voice of Jesus Say" ... Albert Ham. Miss Margaret Keyes and Male Chorus. Chorus—"Make the Case of a Golden King Cup" (3 parts) ... Costa Boys of the National Chorus. Solo and Chorus—"Ave Maria" (Lorely) ... Mendelssohn. Miss Margaret Keyes and the Boys Choir. Song and Chorus—"Land of Hope and Glory" ... Elgar. Miss Margaret Keyes and full Chorus.

* * *

Mr. Russell G. McLean has been appointed baritone soloist of the Metropolitan Church.

* * *

Mme. Luisa Tetrazzini proved her love for San Francisco, her regard for its people, and her own kindness and generosity, with a Christmas gift which was shared by a hundred thousand delighted hearers. In the great space where four of the city's busiest streets meet, a few steps from Lotta's fountain, on a music stand built for the event, under a clear, starlighted sky, the diva sang on the eve of Christmas a most widely celebrated anniversary, to the greatest throng that ever listened to a matchless voice. It was Tetrazzini's Christmas present to the community which first fully appreciated her wonderful singing and proudly acclaimed her royal title. It is more than fifty years since Jenny Lind sang to enthusiastic multitudes in the Eastern cities, but there are still many who can tell of her power. In the years to come, almost as many will endeavor to match the loveliness of the songs that Tetrazzini sang in the open air, without money and without price, in San Francisco on Christmas Eve, 1910. Few will be able to convey a realization of their own sensations. Mme. Tetrazzini's voice and art of expression have qualities that can not be defined. There is an emotional fervor, a sympathetic vibration, in her singing that can be likened only to the glorious tones of a Stradivarius under the bow of the greatest masters. And with all its delicate purity it has such power that hearers a block distant not merely recognized the melody but felt the thrill that was carried with it.

* * *

The enthusiastic reception given the Toronto String Quartette by a large audience at their last concert last Monday was undoubtedly well deserved. The programme opened with Haydn Quartette opus, G minor. The Quartette gave this work an interpretation more pleasing to the writer's taste than would have the Flonzaleys. The latter when heard lately in Toronto played one of Haydn's Quartettes in a very modern fashion, which made people ask: "Is it really Haydn they are playing?" The unaffected rendering by our Quartette evidently pleased the audience, judging by the prolonged applause. Mr. Russell MacLean, one of the assisting artists, deserves the highest praise for his fine interpretation of von Flitz's song. In spite of the fact that Mr. MacLean kept his audience under the charm of his artistically trained voice. The concert closed with Dvorak Quintette for piano and strings, Miss Mary Caldwell being at the piano.

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* * *

The Nativity, a church cantata by H. J. Stewart, will be sung by the choir of All Saints' Church, Wilton Avenue and given by Miss Jessie Binns, former graduate of the institution, but for the last six years a pupil of the great Leschetizky in Vienna. The recital is under the patronage of His Honor the Lieutenant-Governor and Mrs. Gibson, Sir Mortimer and Lady Clark, Lady Walker, and many other leading citizens. The plan opens at Nordheimer's on Jan. 12th, and tickets have been placed at fifty cents and a dollar. Two Chopin numbers and a Liszt Rhapsodie will serve to display the high standard of technique attained by Miss Binns, while a delightful sequence of lighter pieces "Scenes of Childhood," by Robt. Schumann, will constitute a welcome novelty.

* * *

Attention is again drawn to the recital announced for Wednesday evening, Jan. 18th, at the Conservatory of Music, to be given by Miss Jessie Binns, former graduate of the institution, but for the last six years a pupil of the great Leschetizky in Vienna. The recital is under the patronage of His Honor the Lieutenant-Governor and Mrs. Gibson, Sir Mortimer and Lady Clark, Lady Walker, and many other leading citizens. The plan opens at Nordheimer's on Jan. 12th, and tickets have been placed at fifty cents and a dollar. Two Chopin numbers and a Liszt Rhapsodie will serve to display the high standard of technique attained by Miss Binns, while a delightful sequence of lighter pieces "Scenes of Childhood," by Robt. Schumann, will constitute a welcome novelty.

* * *

While the average age of the whale is somewhere between one hundred and two hundred years, Cuvier asserted that it is probable that some whales attain the age of two thousand years.

Some thirty years ago one of the Rothschilds installed in the Zoological Gardens in London, an animal then described as "the oldest living creature in the world." It was one of the giant tortoises of the Aldabra Islands off the coast of East Africa, and at that time it had a recorded existence of 150 years, in addition to the unknown increment of its age previous to its transportation to the Island of Mauritius. This was, it was thought, the same tortoise that was mentioned in the treaty between Great Britain and France when the island was ceded by the former country in 1810, and it had therefore changed its status as a national heirloom four times in a century. When the length of the life of other animals is contrasted with that of the giant tortoise, it is clear that the latter must enjoy some special advantage either of structure or of habit conducive to longevity.

In the Bishop's garden at Peterborough, England, a big tortoise died in 1821, whose life was said to have exceeded two hundred and twenty years.

The Lambeth tortoise, which was introduced into the garden by Archibald Laud, about the year 1825, and died in 1753, owing to some neglect of the gardener, lived in its "last situation" 128 years.

In 1833, Sir Charles Colville, governor of Mauritius, sent to the London Zoological Gardens a tortoise weighing 285 pounds. It was four feet four inches long, and it had been in Mauritius for sixty-seven years, having been brought to that island from the Seychelles in 1766, by the Chevalier Marion du Fresne. At that time it was full grown, so that its real age was probably much greater.

Author and Publisher.

THE recent anniversary dinner of the Society of Authors, in London, was the occasion of some unusually sparkling after-dinner speaking. According to the chairman, Maurice Hewlett, the Society of Authors, and all other societies he had



"No, my dear, I never had a single cold foot in my life; leastways, not of my own, but I suffer terribly with 'Envy's."

M.A.P.

CALABASH

The Cigarette of Quality



15c.

Per box of Ten.

(Cork Tips.)

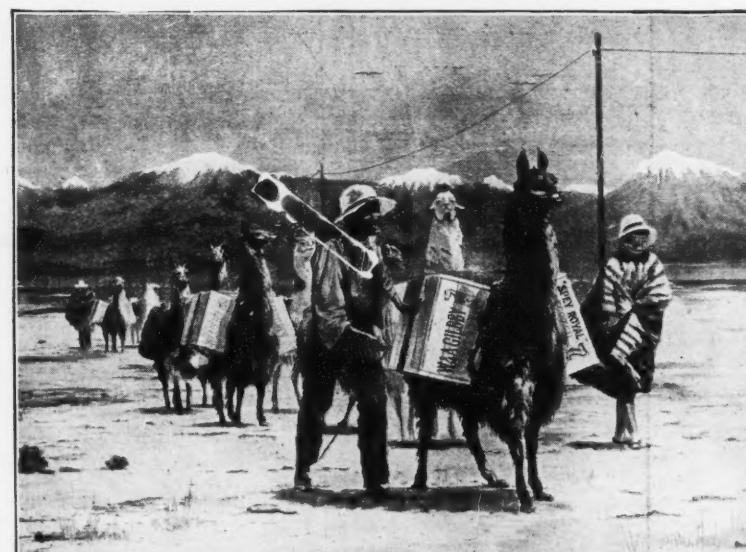
"LLAMAS"

These weird-looking animals are natives of South America. They are used as beasts of burden to carry merchandise from the Coast ports over the Andes to the towns of the interior. This picture which is from a photograph taken by one of W. & A. GILBEY'S representatives near Uyuni in Bolivia at an altitude of 14,000 feet, shows a "train" of llamas laden with cases of the famous

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period of twenty-two years. In 1888 the guide fell into a crevasse. His body was later recovered, its appearance unchanged by its long imprisonment in the ice.

There have been other cases of the bringing back of a long-lost body held for years in the close embrace of the ice. One of the first instances on record relates to the Hamel accident, which occurred in 1820. Several guides were swept down by an avalanche and hurled into a crevasse. Hamel prophesied the glacier would yield them up in the course of one thousand years, but Forbes believed that the end of the glacier would be reached by the bodies in forty years. This statement was considered bold, but its accuracy was borne out by the event. In forty years the flow of ice brought the bodies to light.

In 1866 Henry Arkwright was lost in a glacier. In just thirty-one years his brother received a telegram from the Mayor of Chamouni stating that the body had been found. Every article of clothing was intact. His name and regiment could be read clearly on his handkerchief, and his gold pencil-case opened and shut as easily as when he had last used it, three decades before.

According to a report just issued by the Ministry of Agriculture, sixty wolves were killed in France during 1909. The majority of these animals were killed in the departments of the Vienne, Charente and Haute-Vienne. The French Government pays a reward varying from 20 francs to 100 francs for each wolf.

When the suffragettes get in power the office may really seek the man, simply because it is trying to dodge the woman.

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A Taximeter in plain view records mileage and exact fare. Charge accounts may be opened upon application.

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Clocks that Strike Thirteen

AMONG the most curious clocks in the world are two in Worsley, Lancashire, England, that never strike one. Instead they strike thirteen at 1 a.m. and 1 p.m. One of them is over the Earl of Ellesmere's place called Worsley Hall, and is the original clock which the Duke of Bridgewater had placed in the tower. It is said that the Duke had the clock made to strike the "unlucky" number so as to warn his workmen that it was time to return after dinner, some of them having excused themselves for being late on the ground that they could not hear it strike one.

This recalls the incident when the big clock of the Houses of Parliament saved a man's life. A soldier in the reign of William and Mary was condemned by court martial for falling asleep while on duty on the terrace at Windsor. He stoutly denied the charge, and by way of proof solemnly declared that he heard Old Tom (the predecessor of Big Ben) strike thirteen instead of twelve. The officers laughed at the idea, but while the man was in prison awaiting execution several persons came forward and swore that the clock actually did strike thirteen, whereupon the soldier was pardoned and released.

Wells Cathedral contains one of the most interesting clocks in the whole world. It was constructed by Peter Lightfoot, a monk, in 1320, and embraces many devices which testify to the ancient horologist's ingenuity. Several celestial and terrestrial bodies are incorporated in the interesting movement and relationship. They indicate the hours of the day, the age of the moon, and the position of the planets and the tides. When the clock strikes the hour two companies of horsemen, fully armed, dash out of gateways in opposite directions, and charge vigorously. They strike with their lances as they pass as many times as correspond with the number of the hour. A little distance away, seated on a high perch, is a quaint figure, which kicks the quarters on two bells placed beneath his feet, and strikes the hours on a bell. The dial of the clock is divided into twenty-four hours, and shows the phases of the moon and a map of the universe.

An oddity in clocks is the invention of a Frenchman, M. Paul Cornu. It consists of a dial mounted above a reservoir and having a sort of a seesaw mounted upon its support. The reservoir holds sufficient alcohol to last for a month, and this serves as fuel for a small flame that burns at one end. The heat from the flame causes the air to expand in the bulb of the seesaw directly above it. As a result the seesaw moves every five seconds. This movement is the sole motive power that actuates the hands.

In Switzerland clocks are now being made that do not require hands and faces. The timepiece merely stands in the hall, and one presses a button, which, by means of the phonographic internal arrangements, calls out, "Half-past four," or, "Five minutes to ten," or whatever the time may be.

A Munich professor has invented a remarkable sick-room clock. When a button is pressed an electric lamp behind the dial throws the shadow of the hours and hands, magnified, upon the ceiling, so that invalids can see it from bed without craning their necks or putting themselves to any inconvenience.

A German shoemaker spent fifteen years of his leisure moments in constructing a clock of the grandfather shape nearly six feet high, made entirely of straw. The wheels, pointers, case, and every detail are exclusively of straw. The most remarkable fact is that it is reported to keep perfect time.

The Czar of Russia is the possessor of an unique clock that records not merely the passing seconds, minutes, and hours, but the days, weeks, months and years. The clock was invented and manufactured by two peasants, who presented it to the Emperor as a token of their loyalty. In St. Petersburg, too, is to be seen a clock having ninety-five faces, indicating simultaneously the time at thirty different spots on the earth's surface, beside the movement of the earth and planets.

The clock of Lyons Cathedral is a wonderful piece of mechanism, and the legend describing it is as follows: The cock crows; the bell sounds the hours; the little bells the Sancta Spiritus; the angel opens the gate to salute the Virgin Mary. The heads of the two lions move the eyes and the tongue. The astrolabe shows the hours in its degrees, and the movement of the moon. Moreover, the perpetual calendar shows all the days of the year, the feast days and the bissextile. The hours at which the chimes are complete are five and six in the morning, midday, and one and

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Toronto Saturday Night
Our Editor

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two o'clock in the afternoon. The chimes at the other hours are restricted so as not to interfere with the cathedral service.

Complicated, indeed, is the clock of the Beauvais Cathedral. It is said to be composed of 92,000 separate pieces, according to a French statement. One sees on the fifty-two dial plates the hour, the day, the week, and the month, the rising and setting of the sun, the phases of the moon, the tides, the time in the principal capitals of the world, together with a series of terrestrial and astronomical evolutions. The framework is of carved oak, eight by five metres, or twenty-six by sixteen and one-quarter feet. When the clock strikes, all the edifice seems in movement. The designed wished to depict the Last Judgment. This wonderful clock is the work of a Beauvaisian, M. Verite. He died in 1887.

"Fudge" and "Bosh."

"Fudge" is a word with a history. There are prosaic etymologists, as there always are, who derive it from a Gaelic word meaning deception; but Isaac Disraeli's view is much more interesting. He derives it from a certain Captain Fudge, who seems to have been a marine Munchausen. "You fudge it" is said to have been his crew's equivalent to the modern "Rats!" In a collection of some papers of William Crouch, the Quaker, published in 1712, it is recorded that one Degory Marshall informed Crouch that "in the year 1664 we were sentenced for banishment to Jamaica by Judges Hyde and Twisden, and our number was 55. We were put on board the ship Black Eagle; the master's name was Fudge, by some called Lying Fudge."

"Bosh" sounds a fairly good Eng-

lish word to apply to your political opponent's arguments. It isn't. Skimming Dr. Beddoe's "Memoirs of Eighty Years" one finds the doctor trying to explain the Protestant religion to a mullah. "It seems a very decent sort of religion," said the mullah, in excellent English. But there were two objections. The first was that we "pay no honor to the Prophet." The second was "your doctrine of the Trinity, which you will excuse me saying is bosh." We have got the word from the Turkish. It means nonsense. And "bosh lakirdie seulersen" means "you speak empty words." — London Chronicle.

Happiness only comes to those who have more sense than sensibility.

A thought for the "submerged tenth"—it's only rubbish that floats

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VOL. 24,

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FINANCIAL SATURDAY NIGHT.

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PAGES 17 TO 24

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Whole No. 1206



Two men in Canada seem to have it in their power to do a magnificent work for this country. One is the Hon. W. S. Fielding and the other the Hon. Clifford Sifton. As Finance Minister, Mr. Fielding has been delivering the goods. He has ably piloted the ship through stormy waters, and all honor is due him. He is now carrying on negotiations with our friends to the south of the line with a view to obtaining further trade advantages for Canada. We will no doubt hear the result ere long.

It is not in Mr. Fielding but in Mr. Sifton, however, that we are interested at this moment. The work of the former has been in opening up better trade relationship between Canada and foreign countries, and the work of the latter is in preserving for Canada something which she now has, but which she will surely lose if things go on as they have gone on in the past.

As chairman of the Conservation Commission, Mr. Sifton has it in his power to, like Mr. Fielding, turn the tide in the right direction. Instead of permitting the establishment of a greater measure of privilege, he can rather apply the squeezing out process. In this he will not, unlike Mr. Fielding, encounter a great deal of opposition. In making trade treaties with foreign countries, Mr. Fielding compels the Canadian who previously sold the goods, to lower the price in order to keep his trade—and, of course, no one likes to lower his price. But Mr. Sifton, in advocating a real, genuine policy of conservation, hurts no one. All he has to do is to avoid the gaffer.

Mr. Sifton has made a number of statements concerning the policy of the Conservation Commission, but I cannot say that I am quite sure that what he has in view is the conservation of the natural resources of the country for the people as a whole, or on behalf of private owners. It makes all the difference in the world which it is, and language is used so loosely sometimes that it means one thing to one person and another to the other.

To conserve Canada's resources in the interests of the people means that they are not to be conserved in the interest of one person more than the other. These unsold waterfalls and timber lands are now equally the resources of all. No Canadian has a better right to them than any other Canadian. For the Government to have established a condition of sale and alienation, wherein some Canadians have been obtaining the whole rights to the exclusion of the rights of others, is the sort of thing that breeds revolutions—where the people have the spirit to revolt. It has been a practice very much in vogue in the past and, although you may not have thought it, Canada has revolted. From every hamlet from the Atlantic to the Pacific which is inhabited by men of intelligence and public spirit, have come protests against diverting ownership in natural resources from the nation to the individual. Only those of childlike brain or grafting intent any longer look with complacency upon the sale of the national heritage—as represented, say, in the waterfalls and timberlands—to private individuals and corporations.

When Mr. Baer, during the famous coal famine of ten years ago, said that God had given into the keeping of men like himself the coal areas and that the people had no right to them—or words of similar import—he did a lot to awaken the people of both the United States and Canada to a sense of their position. Here was a "coal baron," a man to whom the Government of the United States had sold ownership in material to which we must have access in order to sustain warmth in our bodies during the long winters, claiming that God had given him the coal. Just like our old friend Emperor Bill. The inference was that we had no right to raise all that row about the coal barons not letting us have enough coal to keep ourselves warm. Coal offices in Canada were fairly mobbed, and my recollection is that police had to be called out to keep the people from breaking in the doors. The misery among poor people that winter will long be remembered. People froze to death in Canada, and for every one who froze, death was hastened for one hundred.



In reality, however, Baer only said out loud what many have said in effect. He only said what this Government of ours says when it parts with the national heritage by sale or long lease to private owners. Waterpowers and timber limits are only in effect coal mines. They are limited in number and extent, just as are coal areas, and the owner may snap his fingers at the public in their need and tell them that God gave these resources into his keeping. And what can the public do? That remains to be seen, but if Mr. Sifton will just act wisely in this matter, we will never have to answer the question.

What he must do is to recognize the equal ownership of all in the national heritage, and see to it that this ownership is NOT ALONE FOR TO-DAY BUT FOR ALL TIME. In other words, our ownership must be conserved. It simply cannot be conserved if these resources are sold or alienated on a fixed lease. Because, in that case, we will simply receive a few million dollars for that which is priceless. Mind you, these resources are priceless. Once upon a time we swapped them for a few beaver skins. Then we raised the price, and ever since we have been raising it. What they may yet be worth, no man may tell, nor need any man care so long as we REALLY own them.

Hon. F. D. Monk recently introduced a bill at Ottawa entitled "An Act Concerning the Waterpowers of Canada," the ostensible object of which was to conserve the waterpowers "for the benefit of the general public." The proposition was that no waterpower could be permanently alienated, in future, and that all grants should be for a term of fifty years. Before leases are granted, a report must be made on the matter by the Conservation Commission, and the lease must be advertised for disposal by public auction. The highest bidder gets the power. Also, the Act provides that unless those who have possession of existing waterpowers are fulfilling the conditions upon which they obtained possession, the grant shall revert to the Crown.

So far as it goes, this is excellent. It is all excellent save the fifty-year clause—and it is simply barbarous. To

it let us all take the strongest objection. Why, fifty years is almost a lifetime. Waterpowers that were given away for a song only twenty-five years ago or so, are now worth a million dollars. A community could grow up and pay absurd tolls during the lifetime of its inhabitants, and only get relief in the gray hair period. I doubt if seventy-five per cent. of us live to be fifty years of age. So, here we have legislation which is presumed to help us, leaving us much where we were before, save that a principal of ownership by the people is laid down. It is, however, immediately abandoned in the proposed practice. Take our liberties away from us for fifty years, and you may as well leave us slaves. What is the use of talking rot to us about conserving Canadian waterfalls for Canada as a whole, when in the next breath it is proposed to give them into the control of a private owner for fifty years?

SENATOR DANDURAND gave the Nomad's Club, of Montreal, some "hot stuff" recently in his address. He stated that since the first Hague Congress in 1898 eighty treaties had been signed by nations recognizing the principle of arbitration. These treaties, however, made exception of questions affecting territory and national honor and vital interest, and the Senator declared that these exceptions must be got rid of. He pointed out that the term "national honor" savored of the duel of former days. The duel was dying in France, Italy and Spain. It had died among the Anglo-Saxon nations. Yet here were civilized nations still obsessed by the phrases of "national honor" and "vital interest." The speaker scorned the idea of civilized nations settling their disputes by the old savage method of brute force.

The second Hague conference met in 1907. It was

lions will probably do something towards creating a yet more favorable sentiment, and I have little doubt that many of the present generation will live to see the end of war. It will be a big thing for commerce and industry.



THE city of Montreal is having an experience, just now, which city councils and governments seem seldom to be clear of, although Montreal may be in a somewhat tighter corner than is usually the case. The city must have money, and no one wants to be the contributor.

Apparently the situation is that the city has recently taken in an extraordinary amount of suburban territory. In some instances the property owners had obligated the municipality to put roads through considerable stretches of land which is just emerging from the agricultural stage, and in taking over the municipalities the city has assumed these obligations.

The Board of Control suggested that the property tax should be increased one-quarter of one per cent., but the aldermen said they didn't think the tax on real estate should be increased. An alderman from one ward didn't want the tax increased over the whole city, believing the wards or localities where the improvements were being made should pay for those improvements, and not the portions of the city which received no benefit. So he was against the proposition of the Board of Control.

If it were not that much the same questions arise in all municipalities, one would hardly think it possible that a group of men could get together and discuss a simple proposition of this nature without someone making a suggestion having some merit in it. In the above instance, the only one who had in mind the principles of bookkeeping—so far as the report goes—were those who proposed the local improvement system. In this is included all the requirements of a correct tax. The principle upon which the local improvement law rests—though it is seldom logically applied—is that of taxation for benefits received. Any other system is taxation according to ability to pay. The former is the customary method, and because it is unfair and wrong it is unworkable. It is always causing trouble, and so it should. But taxation according to benefits received will cause no trouble once it is introduced. I understand a very considerable measure of it has been introduced at Vancouver, and that the citizens are highly delighted with it. The city is growing so fast that the end of the street car line can't keep up with the new houses.

If Montreal introduced the system of making the land which was benefited by the road pay for the road, instead of making the other end of the city pay for it, what would happen? Could any man in all honesty object to it? It is such a simple proposition that asking it is answering it. Is it right that a person should pay for what he gets? Why, sure. If I own houses and I call in someone to improve them, who should pay the bill? I should, of course, and my tenants will pay me. And if I own a lot of ground and the city improves it, putting in roads, pavements and waterpipes, who should pay the bill? Why, I should, and then I will get my return from my tenants. They appreciate improvements to houses not a whit more than they do improvements to ground, and they of necessity always pay me more for them whether I, as owner, pay for them or not. Of course, I don't pay for them if the tax to pay for the improvements is not levied directly on my land but upon that of someone else.

If the local improvement tax were applied just a little more precisely, so that each lot should pay for its own improvements and not for the improvements to other lots, the problem would disappear. It is only this effort to do things wrongly that makes a problem of it at all. The rightness of the matter is very clear. Just you try to make Jones pay for the improvements to Smith's house if you want to see him raise trouble over your bill. You could tear your hair out over a simple problem like that and never get any further with it without using law or force. Jones knows there's something about that tax bill the municipality is sending him, and he tries to get out of paying it. When he wakes up to the fact that it is for services to Smith's lot, you'll sure have to call out the soldiers if you try to collect.

Why not do this thing right? All that is necessary to have everything just as satisfactory as buying groceries at the store is to make each pay for his own groceries. Get in a staff of competent bookkeepers to keep the accounts separate. Charge each lot with the proportion of improvements made to it, add thereto the proportion of general expenses, and send the bill to the owner.

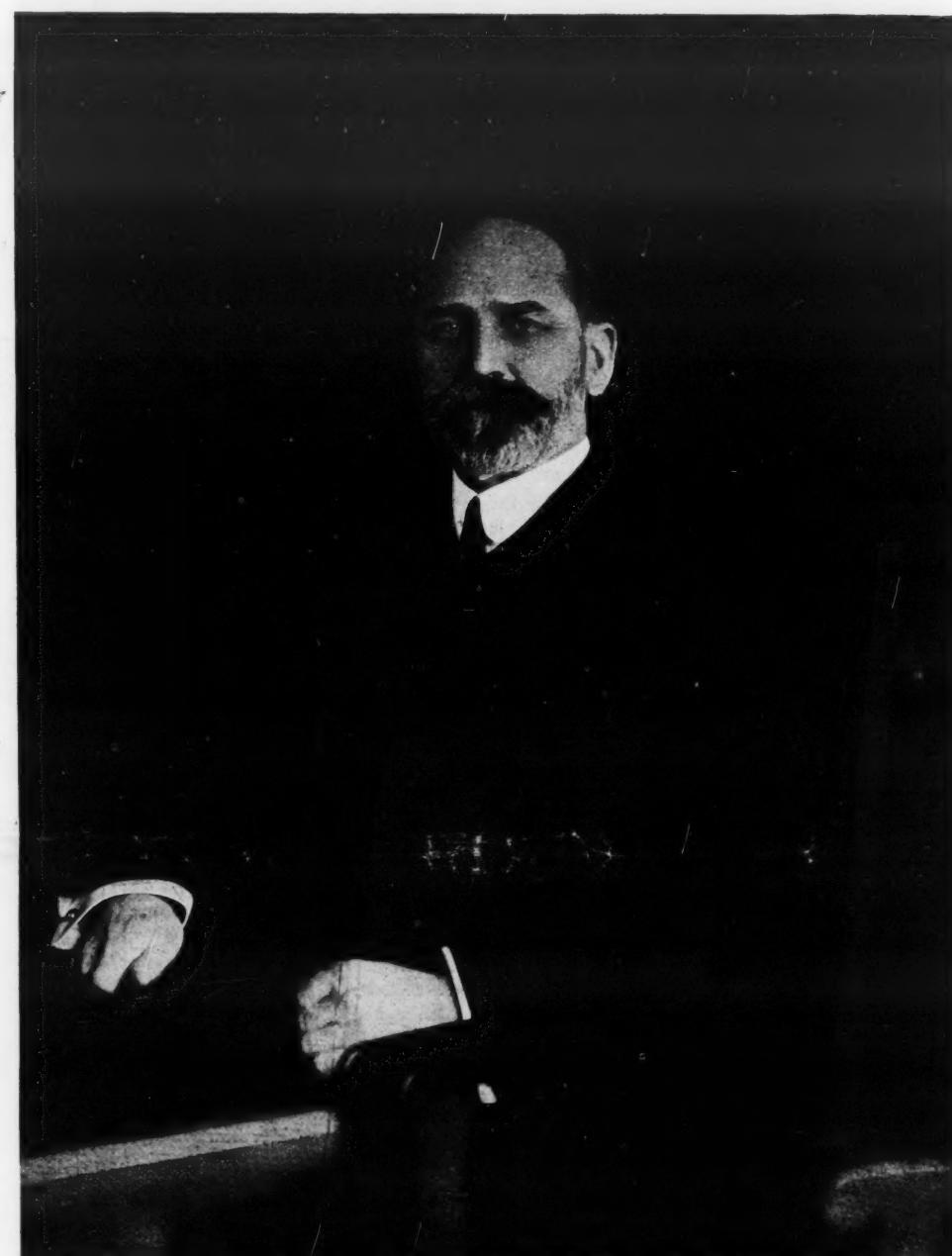
The city has no responsibility in this matter other than to perform the work and get paid for the work, and it has no right to go to the other end of the town or to the man next door, either, but should deal with the man to whose lot the work was done. Let the owner of the lot settle with his tenant just as he does when he pays the carpenter for improvements to the house. The carpenter would tell the owner to go to blazes if he suggested that the bill should be sent to the tenant. Why on earth, then, should the city persist in trying to carry out similar instructions? Deal direct with the owner and the problem disappears.

Economist

Sheldon Winners May be Obliged to Disgorge.

THE insolvent estate of C. D. Sheldon, of blind pool fame, has through the curators instituted suit against S. C. Mathews, who is alleged to have been a large winner in the blind pool. The suit is to recover \$7,000 "profits" which Mr. Mathews is alleged to have withdrawn. As there were no profits, it is argued that this \$7,000 came out of the hard-earned earnings of others, and therefore that this sum and all other sums obtained over and above the amounts actually put into Sheldon's care belong to the estate. If the curators succeed in winning this case, other suits will be immediately instituted, and it is estimated that in this manner some \$300,000 out of the half or three-quarters of a million "profits" withdrawn can be added to the available assets of the estate.

The Union Trust Company paid a total of ten per cent. last year in dividends. The stock has been recently listed.



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SIR WILLIAM MACKENZIE, RAILWAY BUILDER.

Making a start years ago with the ownership of one small line of railway in Manitoba, William Mackenzie is to-day head of a great Canadian Transcontinental System, into the creation of which have gone the best years of his life and his utmost energy. Sir William may be said to have reached the pinnacle of true fame, for his biographers are now differing as to whether in his early days he taught school or not. A chronicle of Sir William's activities will be found on page 23 of this issue.

Let that bill be altered so that the lease rentals shall be equal to their value. What right has the Government to charge any rent if it hasn't the right to charge a full and just rent? Any rent which is not the full value is not just to Canada as a whole, in whose interests the lease is presumed to be made. And how under heaven is one to tell to day what rent should be paid fifty years hence? The most we may pay to day may be \$1,000 per year. In ten years we might be glad to pay \$10,000 per year, and in fifty years \$50,000 or \$100,000 or \$1,000,000. And yet, according to my interpretation of this Act, the lessee will have the lease for the fifty years at a rental based on to-day's valuation.

THE proposition belongs to a past age. Sir Lomer Gouin, in the terms of the timber leases of the province of Quebec, is half a century ahead of it. These leases are for only ten years at a time. When the ten year period recently expired, the rentals were practically doubled. Ten years hence they will no doubt be practically doubled again, and they may be quadrupled. Here is an approach to justice and good finance. Rather, however, should the term be shortened to five years. Of course, we cannot go all the way the first step. But that fifty-year term for waterpowers is a back-step, and will hang about our necks like a millstone.

Here is work for Mr. Sifton. He is the head of the Commission, and he seems not only to be deeply interested in his work, but also to have a sense of its importance. It is a work the importance of which overshadows, at the moment, the question of the tariff, more especially as we are not fully prepared for justice in the matter of tariffs, and we are prepared for justice in the matter of the conservation of the national resources. Further, we are demanding it. Ninety per cent. of the people of this country would feel grateful if Mr. Sifton would fight this battle through for them and bring about the adoption of a policy of conservation which would really conserve.

Mr. Sifton, will you deliver the goods?

GOLD AND DROSS

We have issued a booklet explaining the principles of sound investment, showing how investors, either large or small, should place their funds to obtain safety for their principal, as well as good interest thereon.

It points out pitfalls which investors should avoid and in which so many unfortunates are caught.

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F. H. Deacon J. G. Fraser

What Conservatism Means As Applied to Investment

Stability—safety—these are the features that the truly conservative investor looks for. Many make the mistake of thinking that conservatism in investment is accompanied always by the very lowest rate of dividend. Dividend is not an accurate measure of safety. True conservatism covers more than this—it is breadth of intelligence in selection. Intelligence in selection can only follow a close and careful study of the past and present and the future possibilities of the enterprise whose securities are under consideration—the bearing of general business conditions on its probable prosperity. Such true conservatism in purchasing will put one in touch with securities, frequently, whose dividends are surprisingly liberal. It is in accomplishing this care in selection—that this true conservatism—that the widely informed, painstaking and conscientious investment house can be of assistance to its clients.

Our Security Reports are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities in all markets. May we not put you name on this list? It will obligate you to nothing and will be of undoubted value to you.

F. H. Deacon & Co.
Members Toronto Stock Exchange Investments
57 Bay Street Toronto, Canada

GOLD AND DROSS

To a Long Suffering Shareholder, re Continental Life:

I am pleased to say that I do not think the outlook for you is as black as you appear to think it is. The last two Government reports are as follows:

	Assets.	Liabilities.	Surplus.	Paid-up Capital
1908	\$816,049	\$635,865	\$180,184	\$189,044
1909	931,706	744,254	187,452	190,794
1908	.....	a218,815	b102,622	.....
1909	.....	a241,790	b123,102	.....

This shows a slight improvement of position in 1909, and considering that it is a life insurance company just about ten years in business, we are of the opinion that it is on a fair way to success. The stock was sold at a premium of \$25.00 per share and at the end of ten years we find the company with its paid-up capital practically intact and doing a business with approximately one quarter of a million of dollars annually. It has assets of nearly a million dollars on which it draws interest, and if the management is conservative, we think that your stock will be really valuable ten years hence.

People investing in life and fire insurance stocks should never do so expecting immediate dividends. In fact, any offer to sell you either with the promise of a dividend inside of ten years, you can make up your mind that he either does not know what he is talking about or the management is such that you would be wise to keep out of it. A life insurance company in present existing circumstances which could place itself on a firm dividend paying basis in twenty years, and which has in that time made up all the cost of flotation, is one in which any investor may have confidence.

My opinion is that your stock is worth one hundred cents on the dollar, or what you paid for it, and while the directors, in common with the directors in many other companies, evidently some years ago made some serious blunders in using the company for their personal gain, we believe that the recent investigation has so cleared the atmosphere by letting in the light of publicity, that the company's operations for the future will be carried on for the benefit of the shareholders.

Information we have been able to obtain with regard to last year's operations is quite favorable. If you are further interested in the Atlas matter and write us more fully, we may be able to give you some further information.

Six New Yorkers caught in bucket shop raids in the District of Columbia, have just been fined at Washington. The men who pleaded guilty with the fines paid were Richard E. Preusser, \$2,500; Leo Mayer, \$2,500; George Turner, \$2,500; E. S. Boggs, \$200; O. J. Robinson, \$200, and Humphrey Owen, \$200. Prison sentences were pronounced upon Preusser, Mayer and Turner, but were suspended.

WALKERVILLE, Ont., Jan. 4, 1911.
Editor Gold and Dross:

Would you kindly give me your opinion of Sawyer-Massey preferred stock? I understood when this was issued that application was to be made to have it listed. It is not listed yet; can you tell me why?

INQUIRER.

I fancy the preferred stock is a sound enough purchase, Company reasons, I presume, have caused delay in listing the stock. Ask the president by letter.

PORTAGE LA PRAIRIE, Man., Jan. 6, 1911.
Editor Gold and Dross:

Will be glad to have your opinion as to standing and prospects of Columbian Oil & Gas Co. of Canada, Ltd.

W. R.

This is the concern which has taken over the Atlantic Oil Company, after slicing the capitalization of the Atlantic Company. There are keen business men who have a lot of money in this oil venture, and I don't pretend to say how it will turn out, but I know of nothing very reassuring in connection with the undertaking just now.

Editor Gold and Dross:
Please state if you consider Right of Way mining stock a good investment.

SUBSCRIBER.

Not very good, and not an investment.

A week or so since Gold and Dross recorded the fact of a warrant having been issued in New York City for the arrest of Gaylord Wilshire, the Socialist editor, for alleged fraud in the sale of several million dollars' worth of gold and rubber shares to Socialist workers and others.

This week a gentleman living in Allandale, Ont., called at these offices to say that he had \$5,000 invested in Wilshire's enterprises, and he believed everything was straight and above board. It is his opinion that no warrant should ever have been granted. He believes when Wilshire returns from London a clean bill of health will be established.

Editor Gold and Dross:
Add Silver Bar to the list of the truly dead.

The Silver Bar mine has made an assignment, and is being sold for the benefit of the creditors.

The stock is now down in the 3 cent. class, though it sold as high as 75 cents early in 1909. The property has been idle for some time. The debts amount to about \$39,000, and the live assets, inclusive of the mine itself, are about \$10,000.

Editor Gold and Dross:
Can you advise me as to the financial condition of the Equity Fire Insurance Company, Toronto? In seeking this information I am not actuated by motives of curiosity, as I am a subscriber to the extent of 20 shares, on which I have paid \$600. Balance due, \$1,400. The company pays no dividend. I would greatly appreciate your opinion.

STOCKHOLDER.

The statement filed by the Equity Fire Insurance Co. for 1908 with the Insurance Department at Ottawa, shows:

Assets	Liabilities
\$250,810	291,093

Surplus to policyholders 49,717

Included in assets is \$53,627.84 due for reinsurance of business.

There is little doubt that all or nearly all of this is owned by the Equity by the Independent and the Metropolitan, whose business was reinsurance by the Equity at the end of 1908.

The value of this as an asset can be judged by their statement:

Assets excluding pre- Paid up Capital end 1908.

Assets up to end 1908. Independent \$97,783 \$165,326 \$20,000 \$74,543

Metropolitan 63,516 143,896 32,697 80,320

Why an Insurance Department allows such assets to appear in the statement of an insurance company, we cannot even conjecture. We feel sure it is not collusion.

The Equity, by its new charter, is supposed to largely increase its subscribed and paid up capital, but with the disastrous record of a loss of over \$130,000, considering all its claimed assets as worth one hundred cents on the dollar, we do not see how anyone aware of the facts could be induced to accept partly paid stock as a gift and assume the liability for call. If you can dispose of your stock at any price, kindly let us know of the market, as there are others who are asking for the information.

RE GOLD BELT MINING CO., I have the following information from an officer: "I found that this company holds about two hundred acres of mining land in the province of Quebec, near the Larder Lake district. They have done some development work on it, with very good results

J. W. C., Caledonia: I would not select shares of the Canadian Malleable Iron & Steel Company, Ltd., for purchase. There are many companies out to manufacture tool steel by a new process, and while some of the processes are fairly satisfactory, the majority cannot be called so.

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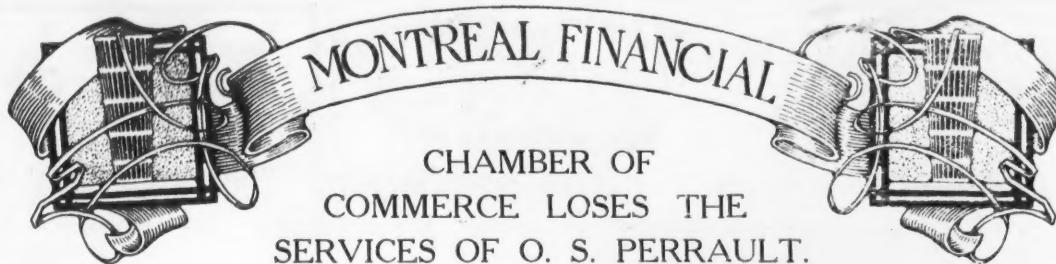
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Reasonably Broad Market**
three prime essentials in all
conservative investments.
In selecting bonds for clients
these essentials are our first con-
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list of Public Utility and Industrial
Bonds yielding 5% to 6%.

A. E. Ames & Co., Limited
Investment Bankers
7 and 9 King St. East, Toronto



CHAMBER OF
COMMERCE LOSES THE
SERVICES OF O. S. PERRAULT.

MONTREAL, JAN. 11TH, 1911.

THE retiring president of the Chambre de Commerce, of Montreal, Mr. O. S. Perrault, is probably more widely known among English speaking people than any other French Canadian business man of the Province of Quebec. The position he holds is doubtless largely responsible for this. He is Secretary and also a Director of the Imperial Tobacco Co., and as such he is constantly meeting tobacco manufacturers, merchants and growers from all over the earth, and is daily in communication with members of the trade from the Atlantic to the Pacific. While he is more especially devoted to the trade of My Lady Nicotine, he by no means refuses to turn his attentions from her for a few hours now and again in order to see what is going on in other directions. The result has not only been satisfactory to him from a monetary standpoint, but from a wider acquaintance which he thereby gains of people and of life.

**

In his wanderings into other fields he sometimes goes to extremes, as, for instance, when he took a leading part in the formation of the Imperial Asbestos Co., which was later absorbed by the Black Lake Co. Although he threw out a sheet anchor in the word Imperial, which was common to both the tobacco and the asbestos companies, he certainly went as far away as he could from the tobacco business, for if the Imperial Tobacco Company's product lasted as long under the match as that of the Imperial Asbestos, the big concrete building cut St. Antoine Street would have to shut down thirteen months in the year. However, business is business, whether at the Equator or the North Pole, and the secretary of the tobacco company pulled his profits out of asbestos just as he does out of tobacco. This ability to jump in and out quickly and bring the coin away with him has always been a strong point of his. In the prize ring it would be called good foot work. When a man is doing good foot work he isn't standing there letting the other fellow punch him. He keeps moving.

**

It is just about twenty odd years now since he landed in Montreal one fine morning from Vaucluse, L'Assomption, Que., where he was born in 1869. At that time, one of the largest retail grocery businesses in the city was owned by a firm called Dufresne and Mongenais. The name is hardly yet forgotten although the firm is out of business a dozen years or so. It was with this firm that O. S. Perrault first found work. He was then well on in his teens. He was a good, stout, healthy youth from the country, and possessed of much ambition and ability to work. He probably was able also to ask for what he thought was coming to him, a faculty which perhaps is not always prized as highly as it should be. Things ran along for a year while he shewed around barrels of sugar and weighed out raisins. However, things weren't coming his way quite as fast as he thought they should be. Perhaps, also, he wasn't overly fond of the grocery business. At any rate, J. M. Dufresne had a friend in the tobacco business by the name of S. Davis. If my recollection serves me correctly he was generally spoken of as Sam Davis. He was the founder of the firm of S. Davis & Son, cigar and tobacco manufacturers and was a man of both fortune and fame in Montreal. He has since passed away, a respected citizen.

**

I once heard O. S. Perrault tell how he—that is Perrault—came to be called Charley. It seems that when he decided to seek his fortune in some other direction, he immediately thought of S. Davis, friend of J. M. Dufresne. Over to the office of the Davis firm went he. S. Davis, of whom Perrault has the highest kind of opinion, was sitting there with a pile of letters in front of him.

"Well, boy, what do you want?" said he. Perrault explained where he had been working, and added that he wanted to go into the tobacco business and work for Davis & Son.

"Well, if you are prepared to come, and if Mr. Dufresne speaks well of you, I won't be bothered opening these letters," said Mr. Davis. "They're replies to an advertisement for a boy."

Things were coming Perrault's way fast. After a little talk, Mr. Davis said: "All right, then, it's settled. What's your name?"

"Ovila Stanislas Perrault," quoth the boy. "What!" grunted Davis, "you don't think I have time to say all that do you?"

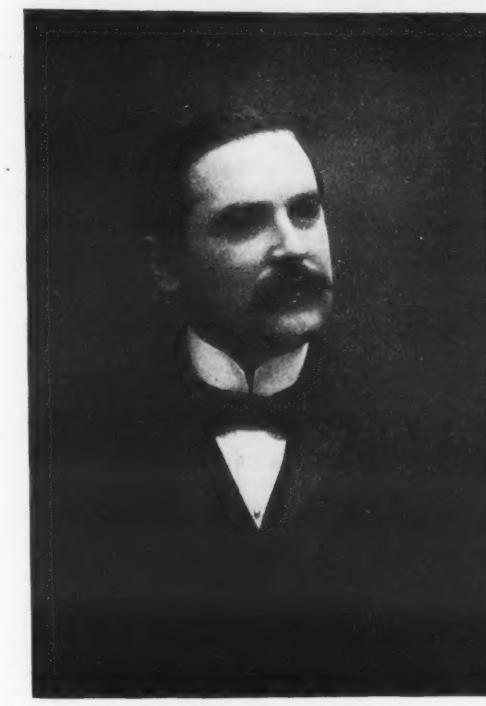
Perrault shifted around uneasily. "Can't you give me a shorter name to call you?" said Davis.

"Call me Charley," jerked back Ovila Stanislas Perrault, and to the day of his death S. Davis called him Charley. So did every one else around the place and so do most other people, to this day, who know him intimately.

**

"Charley" is a great believer in all boys knowing how to write shorthand. He says there is nothing which is of more immediate value of Shorthand, and which leads to such a good future as the ability to take down notes in shorthand. Apropos to this he gives the following experience:

A few years after he went with S. Davis & Son as office boy, messenger and general roustabout, the firm bought out the cigarette business of D. Ritchie & Co., the head of which had recently died. It was agreed that "Charley" was to go down to the new business as a sort of promotion. Now, while a boy at the grocery business he had been keeping his eye on the main chance. He had taken up the study of shorthand and telegraphy in the evenings and eventually could write shorthand in both French and English with reasonable speed, which, by the way, is no mean accomplishment for youths of a greater age than he was. Down in Ritchie & Co.'s the managers got into the habit of calling for "Charley" to take down a few notes in shorthand, when the stenographer happened



O. S. Perrault.

Bank of Montreal

(Established 1817.)

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL (all paid up),	\$14,400,000.00
REST,	12,000,000.00
UNDIVIDED PROFITS	958,311.08

HEAD OFFICE, MONTREAL.

Board of Directors:

EIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., G.C.V.O., Hon. Pres.	R. B. ANGUS, President.
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HON. ROBT. MACKAY,	C. R. HOSMER,
D. MORRICE,	A. BAUMGARTEN.

SIR EDWARD CLOUSTON, BART., GENERAL MANAGER.

SAVINGS DEPARTMENT—Connected with each Canadian Branch, and Deposits received and interest allowed at current rates.
COLLECTIONS—At all points in the Dominion of Canada and the United States undertaken at most favorable rates.
TRAVELLERS' LETTERS OF CREDIT—Issued negotiable in all parts of the World.

**THE
ROYAL BANK
OF CANADA**

INCORPORATED 1869.

Capital Paid-up	\$6,200,000
Reserve and Undivided Profits	\$6,900,000
Total Assets	\$95,000,000

HEAD OFFICE, MONTREAL

H. S. HOLT, President. E. L. PEASE, Vice-President and General Manager.

155 Branches in Canada and Newfoundland

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Savings Department at all Branches
Correspondence Solicited.

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6% BONDS

Authorized \$2,500,000. Issued \$1,500,000.
Maturing April 1st, 1940. Interest Payable Half Yearly at the Bank of Montreal, Montreal, Toronto, Hamilton, and London, Eng.
Net Earnings of Company Over Six Times Amount Required to Pay Bond Interest. Bonds to be Issued for 2-3 only of Value of Fixed Assets.
Price: 100 and Accrued Interest.

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101 St. Francois Xavier St. MONTREAL

The Merchants' Bank

of Canada

President	SIR H. MONTAGU ALLAN
Vice-President	JONATHAN HODGSON
General Manager	E. P. HEDDEN

Paid-up Capital	\$6,000,000
Reserve Fund and Undivided Profits	4,999,297
Deposits Nov. 30, 1910	54,719,044
Assets	71,800,058

155 BRANCHES IN CANADA

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$100 and upwards received and interest allowed at best current rates.

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13 Wellington Street West. 1400 Queen Street West (Parkdale) Dundas Street Parliament and Gerrard Streets

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PAYABLE ALL OVER THE WORLD

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TRAVELLERS' CHEQUES

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THE METROPOLITAN BANK

CAPITAL PAID UP, \$1,000,000.00
RESERVE FUND AND UNDIVIDED PROFITS, 1,307,888.25

DIRECTORS:	
S. J. Moore, President.	D. Z. Thomson, K.C., Vice-President.
Sir William Mortimer Clark, K.C.	Thomas Bradshaw, John Firstbrook, James Bryne.
A General Banking Business Transacted.	
Nine Branches in Toronto.	
Savings Bank Department at Each Branch.	

Head Office, TORONTO

W. D. Ross, General Manager.

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The experienced bond buyer has found out that it is possible to get safety along with a fair yield on First Mortgage Industrial Bonds.

In our list we have some attractive Canadian Industrial Bonds which can be purchased to net 6 per cent.

Our experience in buying bonds is always at your service in trying to help you to purchase the right class of securities.

Correspondence invited.

Investment Trust Company, Limited
MONTREAL

**Buy Bonds
Now**

We can now offer the conservative investor an opportunity of placing his surplus funds in high class securities at very attractive rates. We will be glad to send particulars of an issue of bonds which are especially attractive to investors.

J. A. MacKAY & CO., LIMITED
160 St. James St., Montreal
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We have just issued our
Quarterly List of
Bond Offerings
January
1911

It gives the income
yields and full de-
scriptions of a selected
range of GOVERN-
MENT, MUNICI-
PAL, PUBLIC
UTILITY, RAIL-
ROAD and IN-
DUSTRIAL
BOND INVEST-
MENTS.

We shall be pleased
to send a copy on
request.

**DOMINION
SECURITIES
CORPORATION, LIMITED**
HEAD OFFICE TORONTO KING ST. EAST
BRANCHES LONDON, ENGLAND
MONTREAL

The first session of the Y. M. C. A. Finance Forum was held at the West Side Auditorium, 318 West 57th street, New York City, December 7, 1910. Sessions will be held every Wednesday evening until May 17, 1911, from 8 until 10 o'clock. The list of lectures includes fifty-five prominent financiers and business men, among whom are the following: Nelson W. Aldrich, Roger W. Babson, August Belmont, James G. Cannon, Henry Clews, Charles A. Conant, George B. Certility, Elbert H. Gary, John Hays Hammond, Otto H. Kahn, Darwin P. Kingsley, G. Hermann Kinnicutt, Victor Morawetz, Alexander D. Noyes, George W. Perkins, Sereno S. Pratt, William A. Prendergast, Charles A. Prouty, Edwin R. A. Seligman, William Sherer, Theodore P. Shonts.

Imperial Bank of Canada

DIVIDEND NO. 82.

Notice is hereby given that a dividend at the rate of Eleven per cent. (11 p.c.) per annum upon the paid-up Capital Stock of this Institution has been declared for the three months ending 31st January, 1911, and that the same will be payable at the Head Office and Branches on and after

Wednesday, the 1st Day of February Next.

The Transfer Books will be closed from the 16th to 31st of January, 1911, both days inclusive.

By order of the Board.

D. R. WILKIE, General Manager.

Toronto, 21st December, 1910.

GOVERNMENT MUNICIPAL AND CORPORATION BONDS

We deal in only the higher grades of Government, Municipal and Corporation Bonds, yielding from 4 per cent. to 6 per cent.

Before purchasing a Bond issue or any part of it we make a thorough investigation regarding the properties or assets which are given as a mortgage against the Bonds.

Orders may be telegraphed at our expense.

Full particulars on request.

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164 St. James St., - Montreal
81 St. Peter St., - Quebec
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Dealers in Bonds
222 St. James St., MONTREAL

WESTERN ASSURANCE COMPANY

Head Office, Toronto
Established 1851

Assets, \$3,267,082.55
Fire and Marine

G. TOWER FERGUSON & CO.

Members Toronto Stock Exchange

INVESTMENT SECURITIES

23 Toronto St. Tel. M. 1352

THE Aetna Life Ins. Co.

(Founded 1820.)
The Premium on \$10,000 of insurance at age 30 for the 5 year Convertible Term Policy is only \$29.00 quarterly. Ask for particulars. Other plans equally favorable.

CENTRAL CANADA BRANCH OFFICE:

9 Victoria St., Toronto

Maple Leaf Milling Co. Limited

DIVIDEND NOTICE.

NOTICE is hereby given that a Dividend of one and three-quarters per cent. (1 3/4%) has been declared on the Preferred Stock of Maple Leaf Milling Company, Limited, for the quarter ending January 4th, 1911, payable January 18th, 1911, to shareholders of record January 4th, 1911. Transfer Books will be closed from January 4th to January 17th, 1911, inclusive. By order of the Board, J. CARRICK, Secretary.

All the rights as to the importation of foreign goods into Japan, also as to patents, trade marks and copy rights, are extended to Corea by the Japanese Government.

TORONTO FINANCIAL

ANOTHER DIVIDEND FOR YORK LOAN SHAREHOLDERS.

TORONTO, JANUARY 13, 1911.

IT is all right for a man to allow himself the luxury of having visions, if he can work them out. Occasionally the dreams of one individual are taken in hand by another more endowed with practicality, and are brought to a fruition with no aid from the *Vision of the dreamer*. Still, in such a case, one will not readily say the man who allowed himself to be obsessed with the original idea, is not entitled to certain credit. Fifteen years ago and more one Joseph Phillips stood on a north and south thoroughfare of Toronto, known then and now as Roncesvalles avenue. On all sides of him were vacant fields, some areas fenced in, others still open. Joseph Phillips was then bringing to the attention of persons of small means, the advantages that would accrue to them if they put their savings into his company, the York Loan Savings Company. The money was coming in, one might say, in bucketsful. And as he stood and gazed about him on this occasion, Joseph Phillips allowed a vision to completely possess him.

In place of what actually surrounded him—vacant fields on each side of a street badly paved with old cedar blocks, and boasting a dilapidated wooden sidewalk—Phillips saw a modern high class residential district spring into being. He then and there decided to acquire all this vacant land, and build the city. At that time in the history of Toronto, probably no more daring real estate dream could be conceived. But Phillips had the courage of his convictions. He bought here, and he bought there, first making sure of owning the lands on each side of the main artery, Roncesvalles avenue, then securing both sides of the broad lane extending to High Park, known as Fermanagh avenue. In many cases the owners, glad to unload, sold to him at five or six dollars per foot; in other cases he paid through the nose, as it became apparent, a buying campaign was under way. The money Phillips was using for his purchases was the deposits put into his company by coal men, clerks on small salaries, married women able only to scrape together twenty-five cents or so per week. The idea of this altruist, artist and dreamer—he never was a financial man, nor even practical man of affairs—was that the growth of Toronto westward would greatly increase the value of these lands. Whether the growth came of its volition or not, Phillips did not care; he intended to force the growth. Before he had done buying, the York Loan owned over 55,000 feet of frontage in this section. Phillips built a York Loan headquarters, also a superb factory a quarter of a mile away, and then he laid the nucleus for his new Toronto. Selecting Fermanagh avenue, the broad street running to High Park, he enlisted the services of a draughtsman, and had a number of houses planned. They adhered to the English type. Each was planted on a good-sized plot of ground. Phillips saw them built. Woe to the workman who allowed a knot to creep into the paneling inside. Phillips would see it, and order it out. He used, in some cases, Georgia pine right up to the attics. His houses were wonderfully put together; they are as good to-day as when built, almost. Phillips intended to make a high class residential district out of the York Loan section, and the houses he put up were to be the standard for the whole section. He planned to hold the lands, and improve them, until what he had bought at an average of six or seven dollars a foot, could be sold for sixty dollars per foot. In that case the people of moderate means would have blessed the day the York Loan collectors came around to their houses.

Just prior to 1905 the Government took away from the York Loan Company the right to retain moneys paid in on the purchase of stock. Then the company which the shareholder was forced to drop. In other words, the Government took away the forfeiture privilege. Then the dream of Phillips crashed like a house of cards. There was a tremendous run on the institution, and finally it was wound up. Joseph Phillips went to Kingston for a matter of four or five years. He is there still. The old "false returns" business was what sent him there. Then the dream Phillips saw fade was taken up by the National Trust Company. The assets of the York Loan consisted almost entirely of the lands and the buildings mentioned. It was in December, 1905, that the National Trust Company took over this mass of still almost vacant property, and the affairs of the Phillips company looked so bad that it was thought York Loan depositors might get only ten or fifteen cents on the dollar. Mr. Home Smith, assistant manager of the National Trust Company, took hold of the job of liquidating the assets. He performed one brilliant stroke when he secured from the Government special legislation under which the shareholders of the York Loan were divided into classes, each class being allowed counsel to represent the interests of that class. By this step, the Trust Company had to deal only with a dozen or so legal men, instead of with a hundred, or several hundred. As time went on it occurred to other people that perhaps these lands would actually in time become valuable, and a syndicate was formed to acquire them. This syndicate had one strong ally, this being a court official more or less in charge of the liquidation, who was of the opinion that it would be better business to sell out-right to these buyers. Home Smith formulated the policy then of holding these lands till the end; he had to fight to hold them. He told the syndicate if they cared to purchase in a wholesale way, paying retail prices, he would sell. He won out, and the lands were subdivided into lots and offered for sale. They were improved in a dozen ways. Mr. Smith induced the Toronto Railway to run a street car line up Roncesvalles avenue. The city put in local improvements, and builders were induced to start the erection of houses.

What is the result? These lands, worth at an average of \$12 per foot when the National Trust Company acquired them as liquidator, have been sold at the average price of \$30 per foot. The 117,000 York Loan shareholders have already received one twenty-five per cent. dividend; next fall they will get another twenty-five per cent. dividend, to be followed possibly by a third.

It has meant the hardest kind of executive and constructive work on the part of Home Smith and his Na-

tional Trust staff, not to mention another staff of twenty-five stationed on the lands being sold. The properties have gone almost like hot cakes, and the shareholders derive the benefit. Still there are some 10,000 shareholders with a credit of \$60,000 on the books of the Trust Company, who have not sent in their names. They are registered all over this continent, in England, Ireland and Wales.

It has been a notable, almost a spectacular performance, that of Home Smith and the National Trust Company. Some day, possibly soon, Joseph Phillips, the man who conceived and started the whole thing, will emerge from his cell at Kingston, and the City he planned but never built will face him. What will his feelings be?

It begins to look as if the failure of the Farmers Bank may go down to history as one of the worst wrecks in Canadian banking annals. The general situation looked grave enough for shareholders and even creditors, outside noteholders, when it was announced some time since that a loan of \$535,000 had been made to the Keeley mine, the South Lorraine mining prospect. But the curator, Clarkson, follows this with a more ample statement, in which he shows total loans of \$1,156,000 have been made to the Keeley property. The collateral for said loans exists in the shape of Keeley bonds and other securities of the mine, and as a rule the bonds of any mine are never looked upon with favor by financial men; in fact, shrewd investors usually draw their interests out of a silver mine when it begins to issue bonds. The curator finds a deficiency of assets compared to liabilities of \$436,011, taking as a basis the valuations made by Travers, the former general manager. That is to say, allowing the Keeley securities to be worth their face value, there would be this deficit in the condition of the bank. But if future events, such as forced liquidation, prove that instead of being worth their face value, these securities are practically worth nothing, then the deficit in the Farmers Bank will stand at the sum of \$1,591,000. It appears that originally some \$321,000 was advanced to the Keeley mine by Travers, and was called a current loan in the bank statement. Next, \$300,000 was handed over to the Keeley interests as a call loan. A third advance of \$535,000 was made to the mine, giving a grand total of bank funds loaned the mine so far reported, of \$1,156,000. The bank—or rather its general manager—accepted as collateral for this huge sum of money, bonds and other stocks of the Keeley mine.

Such a state of affairs is most surprising, even to the well posted bankers of Toronto. It is very doubtful if any one outside of for shareholders. Travers and one or two others had knowledge that a sum equal to over twice the sum of the paid-up capital of the bank had been diverted into a silver mine on the flimsiest of security. As for the luckless and ignorant shareholders who inhabit rural Ontario, such a statement has come as a shock. In many instances this wholesale diversion of the funds of a chartered bank will spell complete ruin to farmers and merchants, shareholder and depositor, who will see the savings of years swept away in the wreck.

Curator Clarkson announces that investigation into the causes of failure will be thorough. One is prepared at the outset for more disclosures to follow, for it is scarcely conceivable that any ordinary banking considerations were responsible for moving the former general manager to thus alienate the assets of the bank into the coffers of a silver prospect. One looks for the inspiration, for pressure so strong as to be almost irresistible. It will be surprising if something of the sort is not found. The curator finds nominal assets—allowing full face value to the Keeley paper—amounting to \$2,000,250.05. Against this there are liabilities of \$2,436,261.98, leaving a nominal deficiency of \$436,011.93. As before stated, unless the Keeley mine makes good in the end, this deficiency will be vastly increased.

Splendid Earnings of Bank of Commerce. ON another page of this issue is printed the forty-fourth annual report of the Canadian Bank of Commerce. This report is always looked forward to by Canadians with a great deal of interest, as it to a large extent is a reflex of the general condition of the country, while the remarks of Sir Edmund Walker, President, are always read with more than usual interest. Net profits of this institution for the year ending Nov. 30, 1910, after providing for all bad and doubtful debts, amounted to a little upward of \$1,800,000, which, when added to the balance carried forward from 1909 makes a total of \$2,560,000. Of this sum \$900,000 was devoted to dividends, \$300,000 was written off bank premises, \$50,000 transferred to the pension fund—an annual contribution—and \$1,000,000 was transferred to the reserve account, which makes it now \$7,000,000 as compared with the paid-up capitalization of \$10,000,000. The bank's total assets amount to \$157,000,000. According to this bank's usual custom the assets have been carefully re-valued, and all bad and doubtful debts have been amply provided for. During the year the board lost one of its directors, James Crathern, of Montreal, who had been a member of the board for twenty-seven years. Mr. George F. Galt, of Winnipeg, was elected to fill the vacancy. Sir Edmund Walker's address, which unfortunately is much too long to reproduce in these columns, is a document of great interest and value to all who are interested in Canadian finance.

Net earnings of Twin City for the past year show an increase of only 5.84 per cent. Operating expenses were increased owing to the low water in the Mississippi River which necessitated the use of steam instead of the cheaper water power.

The Canada Company has declared a dividend of ten shillings per share, making a total of thirty-two shillings in dividends to shareholders of this land company for the year.

Gross earnings of C.P.R. to Dec. 21, 1910, amounted to \$52,855,130, as against \$47,076,790 last year, an increase of \$5,778,340. During the corresponding period last year there was an increase over 1908 of \$8,539,149.

HON. W. GIBSON, President. J. TURNBULL, Vice-President and General Manager

BANK OF HAMILTON

Head Office, Hamilton, Ont.

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Reserve and Undivided Profits 3,000,000
Total Assets 35,000,000

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100 BRANCHES THROUGHOUT CANADA

Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

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ESTABLISHED 1874.
TOTAL DEPOSITS.

1889 - - - - - \$ 3,021,861
1899 - - - - - 8,365,250
1909 - - - - - 28,776,193

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PLAYFAIR, MARTENS & CO., 14 King Street East, Toronto
Members Toronto Stock Exchange

ANOTHER YEAR AND ITS OPPORTUNITIES

have gone. If you have not made the best use of them, do not repine. Forget all but the lesson it should teach, and see that 1911 tells a different tale.

Is your financial position better than it was on 1st January, 1910? If you had saved and deposited with us even ten dollars a month, there would now have been \$122.29 at your credit. You know you could have done this; probably much more.

\$10 per month deposited for the past ten years would have given you now \$1,437.73, a tidy sum which might lay the foundation of a fortune.

Begin to-day and make up for lost time.

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We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.
TOTL ASSETS, \$2,500,000.00.

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Write for Our List of INVESTMENT BONDS

MUNICIPAL PUBLIC UTILITY

The Farmers Bank Depositors

By H. M. P. ECKARDT

In connection with the demise of the Farmers Bank of Canada, there is one peculiarity which is receiving a considerable share of attention. Since the middle of 1906 there have been eleven banks quitting the field of active business. Five have been absorbed, or have tentatively agreed to be absorbed, by other banks; one is in process of liquidation with open doors; and five have failed. The Farmers offers the only case among these in which the depositors of a bank with branches covering a wide extent of territory have suffered a lock-up of their funds. The depositors in the three small local banks—St. Jean, St. Hyacinth, and St. Stephen—had to wait for their money. Those of the first two have not got it yet. But the failure of these three affected only a small district in each case. The Farmers Bank creditors, on the other hand, are found in all parts of Ontario. Though the amount of deposits involved is not large, the effect promises to be widespread. It is the first experience of the kind that Ontario has had since the Central Bank failure in 1887. By the way, the liabilities of the Central at suspension were \$2,631,378, which amount is not very much larger than the liabilities of the Farmers. Twenty-three years ago a bank failure in Canada involving liabilities of two millions or two millions and a half had an importance relatively much greater than such a failure has to day. When compared with the immense totals shown by the representative banks nowadays the liabilities of the Farmers look small and unimportant. But nevertheless there is a large number of people in different parts of the province seriously affected by it. The creditors, or some of them, are disposed to think they have not been fairly used by the other banks. The action of the associated banks in promptly assuming the liabilities of the Ontario and Sovereign has caused the public to expect that depositors would be looked after in every case of breakdown. Some depositors in the Farmers are moved to ask, "Why should we be treated otherwise than the depositors in the Ontario and the Sovereign?"

The other day a letter from one of the unfortunate depositors was printed by a leading Toronto daily. Among other things, he says, "It seems to some of us that the depositors of the insolvent Farmers Bank have not been very sympathetically treated by either the Bankers' Association or the press . . . the people have been led to believe that deposits in a chartered bank are next to absolutely safe, and bankers and public teachers have assiduously propagated this view and made such an impression. It is surely up to the Bankers' Association and the Government to put forth every effort to ensure depositors 100 cents on the dollar."

Also one of the newspapers said, editorially, a day or two after the failure took place, that it was the duty of the Associated Bankers to do everything in their power to ensure an effective and economical liquidation of the Farmers Bank assets; there was almost an inference that a sort of obligation to take care of the creditors rested upon the other banks. Now it is pretty well understood in banking and financial circles why the other banks held aloof when this particular crash was impending. For the benefit of parties who are not so conversant with matters of this kind, it will be well to recapitulate a few of the principal circumstances that influenced the banking attitude. In the first place, there was the matter of the value of the assets. When an association of banks assumes the liabilities of an institution in distress, they first assure themselves that the assets of the institution in question are of sufficient value to protect them. Apparently the assurance as to the value of the assets was lacking in the Farmers case. For the other banks to pay off the Farmers depositors when the assets of the bank were not sufficient to reimburse them, would amount to the stockholders of well-managed banks charging themselves up with the losses due to bad banking practised by a competitor.

Another deterrent factor was the course taken by the Ontario Bank stockholders after the Bank of Montreal had paid off their liabilities. The estate of the Ontario Bank was liquidated most economically and efficiently. One of the law lords of the Privy Council, in giving his judgment in the case of the stockholders against the Bank of Montreal, declared that the former had benefited substantially through the Bank of Montreal's action in taking over the assets. Nevertheless, the stockholders tried to have the Bank of Montreal declared by the courts to be an interloper and to have it mulcted of the large part of the monies actually paid out by it for their account. That action of the Ontario Bank stockholders can be put down as a factor having a tendency to deter the associated banks from coming to the rescue of banks in distress. Then there is another thing. If the good banks hurry to protect the creditors of all banks that get into trouble, they cause the people to think that money deposited in one bank is just as safe as in another. That policy would have a tendency to deprive a bank that had managed its affairs wisely and carefully for forty or fifty years of part of the reward to which it was entitled by such con-



ROBERT S. GOURLAY,
Elected by acclamation President of the Toronto Board
of Trade.

duct. Finally, there was the fact that the failure of the Farmers did not threaten to upset general confidence. Its liabilities were small and the crisis in its affairs happened when general conditions were in good shape. This is the misfortune of the Farmers Bank depositors; the other banks are not to be blamed for it. There is no doubt, however, that all the other banks will lend what aid they can in liquidating the estate. Bankers are human, and the pity they feel for the many unfortunate victims will move them to co-operate heartily with the liquidators appointed to handle the estate.

Metropolitan Bank Has Good Year.

THE annual statement of the Metropolitan Bank, published elsewhere in SATURDAY NIGHT, shows continued steady progress. Net profits for the year are shown at \$146,887.13, being at the rate of 14.68 per cent. on the capital. The usual dividends, amounting to 8 per cent. for the year, were paid, and the surplus, with the balance of \$307,809, of accumulated profits, formerly carried forward, has justified the addition of \$250,000 to reserve fund, making it equal to 125 per cent. of the capital, while the substantial sum of \$104,696.38, still remains at the credit of profit and loss account. The total assets now amount to \$10,353,811.75, of which an amount equal to 54 per cent. of the liabilities to the public is immediately available. An increase of 21 per cent. in deposits during the year is evidence that the careful methods of its management, as emphasized by the present statement, are appreciated by the public.

Good Year for Bank of Toronto.

THE growth of the institution for the past year and the very favorable balance sheet which it is able to show as a result of the business of 1910, combine to make the fifty-fifth annual report of the Bank of Toronto one of considerable interest. In the address of W. G. Gooderham, vice-president, read to the shareholders at the annual meeting held on January 11, announcement was made of the withdrawal from the presidency of the institution of Mr. W. H. Beatty, who has been connected with the board for twenty-nine years. Mr. Beatty retires from the office of president, but remains on the board. To fill the office of president, Mr. Duncan Coulson, who has been general manager for thirty-four years, and whose total service with the Bank of Toronto embraces a period of fifty-four years, was elected by the board. Mr. Thomas F. How, formerly manager of the Montreal branch, is made general manager, changes all of which have been forecasted previous to this in the columns of SATURDAY NIGHT.

Mr. Henderson, who has been forty-two years with the Bank of Toronto, retires from the post of assistant general manager, and will serve on the board of the institution. The net profits of the Bank of Toronto for the year 1910 amounted to the sum of \$589,556.96, after making the usual provision for bad and doubtful debts, expenses of management, etc. This, added to the sum of \$68,871.49, balance at credit of profit and loss for the previous year, makes a total of \$658,528.45. It is worthy of comment that the profits for the year amount to 14.74 per cent. on the amount of paid-up capital. Of the net profits for the year, \$400,000 was paid to shareholders in the form of dividends at the rate of 10 per cent. per annum. \$15,000 was transferred to officers' pension fund, there was written off bank premises \$48,751.36, leaving the sum of \$194,777.09 to be carried forward to the next year. The bank now has a total of eighty-five branches, eight new ones having been opened last year. The reserves of the bank now stand at \$4,944,777, which is at the rate of nearly 124 per cent. on the paid-up capital.

PRACTICAL POLITICAL ECONOMY

(Continued from page 10.)

be withstood. It broke all barriers. Peel, converted at length, and preferring honesty to personal reputation or Parliamentary success, surrendered. The year 1846, which marks the removal of the duty on wheat, stands chronicled as the crowning triumph of the Free Trade agitation in England.

The rest of the customs system was swept away in successive reforms of the tariff. The Gladstonian measures of 1853 and 1860 removed the remaining duties on about 140 articles, and placed England upon what was both in theory and reality a basis of open trade. The abolition of the duty on sugar (1874), left in existence no customs charges whatever except those which, like the duties on spirits, tea and tobacco, had no connection with manufacture, and were levied for the sake of revenue only.

These, then, were the circumstances under which the British system of Free Trade came into being. It remains to discuss the evolution of British trade under this policy, the extent to which it has grown, the nature and meaning of the balance of British trade, and most important of all, the position of British prices, wages, and the general lot of the working class under the national policy. But these things can best be dealt with, not in isolated fashion, but in comparison with the circumstances of other great countries which have adopted a different trade policy. We shall, therefore, in a later article, place the economic situation in Britain under Free Trade, beside that of the German Empire under a policy of tariff protection. Before doing this, however, it will be well to examine in purely theoretical form the economic basis of protection, and to do this our next article will be devoted



SIR THOMAS TAIT.

Sir Thomas, who is a Canadian and a railway man, formerly connected with the C.P.R., was recently knighted by His Majesty in recognition of his work in connection with the Government railways of Australia.

An Unforeseen Use of Books

THE first books were probably written to be read. No less lofty a purpose can be imputed to those laborious authors to whom to "toss off a volume" would have been as impossible as any other way of producing one is with us. Whether clay tablets or papyrus served as material, writing or dictation as the process, the mere manual labor involved in the production of a sizable tome was enough to give pause to any but the most ardent or the most serious. Even the patronage of a nobleman did not dispense with this difficulty. It only removed any excuse for not undergoing it. Early writers, instead of making casual reference to "my book," as if it were all one with "my walk," or "my dinner," being not a single thing, but only the latest one of a series whose end is not yet, doubtless spoke with somewhat of awe of the long work upon which their whole energies were engaged. To write a book in that day must have been almost as great a task as to organize a Trust is in ours.

What is more, books were as painstakingly read as written. Fancy one "skimming" Boethius, beguiling a journey to London by making a rapid survey of the newest Homily, or lightening a dull week-end by a dip here and there into the "Cursor Mundi." The very unwieldiness of the hand-made volumes compelled at least a show of respect for what they contained. To trifle, even now, with some books, such as dictionaries, is inherently impossible. Thanks to enterprise, it is the easiest thing in the world to make the very greatest classics useful as Christmas-tree decorations, but even the marvellous advance in bookbinding are still insufficient to enable us to forget the weight of gazetteers. There was a time, however, when the physical proportions of all books enforced instead of belying their importance. To the author, his volume appeared of moment because of what he had put into it. His reader was constrained to value it because of the evident pains which had gone to its making. Between them, a book acquired kind of prestige that, in out-of-the-way places and among the sentimental, is has not yet entirely lost.

The great change came when books were written, no longer to be read, but only to be published. No blame for their development can be attached to these first bookmen, who would have been the foremost to deplore this degradation of their work, if not bitterly to regret the part in making it possible by having blessed the world with so noble a gift. The development was inevitable. Why should the delight of the few not be turned into the demoralization of the many? If it was folly to exchange the hoarded savings of years for a volume that required a long time in its perusal, it was surely wisdom to create a condition in which rapidity of publication would provoke equal rapidity of absorption, or, at all events, of sale. One book being granted good, numberless books would be immeasurably better. This reasoning was unexpectedly strengthened by the discovery that the hitherto tedious process of writing was altogether unnecessary, that books can be composed as speedily as they can be printed; and it was rendered absolutely conclusive by the demonstration that they can be sold as easily as they can be composed and printed. There came a day, at last, when the swiftest readers were hopelessly swamped. The more ingenious and less scrupulous began the practice of limiting their reading to titles, which gave apparent familiarity with the latest thought of the time. This was soon frowned upon by the more particular, however, and, indeed became wearisome to its originators, who came to miss, even in the most skillfully devised phrases that sense of living in a strange new world which, however hazily, their running through a book had usually given them. Caught thus between the mass of things to be read and the impossibility of reading them, they were rescued by the altogether admirable device of the book-review.

The advantages of the new arrangement are great. Readers nowadays do not wait for a forthcoming volume, but for what their favorite reviewers will say about it. In this way, one is saved from hours of disappointment spent in discovering that a book had usually given them. Caught thus between the mass of things to be read and the impossibility of reading them, they were rescued by the altogether admirable device of the book-review.

These, then, were the circumstances under which the British system of Free Trade came into being. It remains to discuss the evolution of British trade under this policy, the extent to which it has grown, the nature and meaning of the balance of British trade, and most important of all, the position of British prices, wages, and the general lot of the working class under the national policy. But these things can best be dealt with, not in isolated fashion, but in comparison with the circumstances of other great countries which have adopted a different trade policy. We shall, therefore, in a later article, place the economic situation in Britain under Free Trade, beside that of the German Empire under a policy of tariff protection. Before doing this, however, it will be well to examine in purely theoretical form the economic basis of protection, and to do this our next article will be devoted

The Canadian Bank of Commerce

REPORT OF THE PROCEEDINGS OF THE ANNUAL MEETING OF SHAREHOLDERS, TUESDAY, 10th JANUARY, 1911

The forty-fourth Annual Meeting of the Shareholders of The Canadian Bank of Commerce was held in the banking house on Tuesday, 10th January, 1911, at 12 o'clock.

The President, Sir Edmund Walker, having taken the chair, Mr. A. St. L. Trigge was appointed to act as Secretary, and Messrs. A. J. Glazebrook, and W. E. Rundle were appointed scrutineers.

The President called upon the Secretary to read the Annual Report of the Directors, as follows:

REPORT.

The Directors beg to present to the Shareholders the forty-fourth Annual Report, covering the year ending 30th November, 1910, together with the usual Statement of Assets and Liabilities.

The balance at credit of Profit and Loss Account, brought forward from last year, was \$722,139.02. The net profits for the year ending 30th November, after providing for all bad and doubtful debts, amounted to \$1,838,065.04. The balance at credit of Profit and Loss Account, brought forward, was \$2,560,204.06.

This has been appropriated as follows: Dividends Nos. 92, 93, 94 and 95, at Nine per cent. per annum. \$900,000.00 Written off Bank Premises. 300,000.00 Transferred to Pension Fund (annual contribution). 50,000.00 Transferred to Rest Account. 1,000,000.00 Balance carried forward. 310,204.06 \$2,560,204.06

The assets of the Bank have all been carefully re-valued in accordance with our usual practice, and all bad and doubtful debts have been amply provided for.

It is with deep regret that your Directors have to announce the death during the past year of Mr. James Crathern, of Montreal, who had been a member of the Board for twenty-seven years, and who at the time of his death was our oldest Director. To fill the vacancy your Directors have elected Mr. George F. Galt, of Winnipeg.

During the year the actuarial work connected with the establishment of a fund to provide pensions for the widows and orphans of deceased officers of the Bank, as authorized by the Shareholders at the last Annual Meeting, has been completed. It was thought advisable that the new requirements should be met by enlarging the scope of the existing Pension Fund, and this has been found practicable on a very satisfactory basis. The new provisions came into effect in November.

The following branches have been opened during the year: In Manitoba—Transcona; in Saskatchewan—Bounty, Kerr Robert, Kindersley, Marcellin, Morse, Swift Current; in Alberta—Bassano, Champion, Kitscoty, Lougheed, Milk River, New Dayton; in British Columbia—Cumberland, South Hill, Stewart, Mount Pleasant (Vancouver), North Victoria; and in the City of Mexico. The branches at Elk Lake, Ontario, and Skagway, Alaska, have been closed. Since the close of the year branches have been opened at the following places: Porcupine, and Bloor and Dufferin (Toronto), Ontario; The Pas, N. W. T.; Brookings, Lamerton and Nutana, Saskatchewan; Chilliwack and Salmon Arm, British Columbia.

As is usual, the branches and agencies of the Bank in Canada, the United States and Great Britain, and the various departments of the Head Office have been thoroughly inspected during the year.

Your Directors desire again to record their appreciation of the efficiency and zeal with which the officers of the Bank continue to perform their respective duties.

Toronto, 10th January, 1911.

B. E. WALKER,
President.

GENERAL STATEMENT

30th November, 1910

LIABILITIES.

Notes of the Bank in circulation	\$ 10,222,953.18
Deposits not bearing interest	\$34,481,663.22
Deposits bearing interest, including interest accrued to date	92,352,590.31
Balances due to other Banks in Canada	126,834,253.53
Balances due to other Banks in foreign countries	437,791.54
Dividends unpaid	2,020,333.52
Dividend No. 95, payable 1st December	2,479.45
Capital paid up	\$10,000,000.00
Rest	7,000,000.00
Balance of Profit and Loss Account carried forward	310,204.06
	17,310,204.06
	\$157,053,015.28

ASSETS.

Coin and Bullion	\$ 6,053,430.80
Dominion Notes	11,659,893.00
	\$18,643,323.80
Balances due by Agents of the Bank in the United Kingdom	\$ 4,223,513.36
Balances due by other Banks in foreign countries	4,511,916.09
Balances due by other Banks in Canada	19,077.22
Notes of and Cheques on other Banks	6,321,634.37
Call and Short Loans in Canada	15,076,141.04
Call and Short Loans in the United States	7,500,385.56
Government Bonds, Municipal and other Securities	11,541,842.29
Deposit with the Dominion Government for security of Note circulation	8,924,266.79
	46,350.00
Loans to other Banks in Canada, secured	\$6,664,621.21
Other Current Loans and Discounts	91,242,440.14
Overdue Debts (loss fully provided for)	187,593.81
Real Estate (other than Bank Premises)	1,171,97
Mortgages	374,599.23
Bank Premises	2,276,935.21
Other Assets	116,888.23
	\$157,053,015.28

ALEXANDER LAIRD,
General Manager

The motion for the adoption of the Report was then put and carried. A resolution relative to the Pension Fund was submitted to the shareholders and passed. The usual resolutions expressing the thanks of the shareholders to the President, Vice-President and Directors, and also to the General Manager, Superintendent of Branches and other officers of the Bank were unanimously carried. On motion the meeting adjourned to elect Directors for the coming year, and then adjourned.

The scrutineers subsequently reported the following gentlemen to be

long story" the author has written, if he saw in another the laconic estimate: "It is, in short, twaddle with the T sharp." Such disagreements are to be unsparingly condemned. They not only disconcert the simple-minded seeker after truth, but may even compel him to read the book for himself.

The advantages of the new arrangement are great. Readers nowadays do not wait for a forthcoming volume, but for what their favorite reviewers will say about it. In this way, one is saved from hours of disappointment spent in discovering that a book had usually given them. Caught thus between the mass of things to be read and the impossibility of reading them, they were rescued by the altogether admirable device of the book-review.

These, then, were the circumstances under which the British system of Free Trade came into being. It remains to discuss

NATIONAL TRUST CO.

LIMITED

18-22 KING STREET EAST, TORONTO

Capital and Reserve : : : \$ 1,700,000
Assets Under Administration \$25,000,000We shall be pleased upon request to send
a Booklet containing forms of wills.J. W. FLAVELLE,
President.W. T. WHITE,
General Manager.

MONTREAL REAL ESTATE

Real Estate in and around Montreal offers to-day one of the best investments in Canada. More non-residents would invest in property here if they could feel assured that their interests were being properly looked after. There is no firm in Montreal with larger experience in real estate in all its phases and better equipped to look after outside interests than ours. We buy and sell real estate in the shape of land, houses, stores, warehouses, factories, hotels, factory sites and building sites. We also place loans in first mortgages on first class properties. We manage estates, collect rents, and are thoroughly equipped to carry on a real estate business in all of its branches.

We shall be pleased to give any information you require about Montreal real estate.

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CORPORATION AGENCIES

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CAPITAL PAID UP - - - \$300,000

C. H. CAHAN, K.C. President.
H. A. LOVETT, K.C. Vice-President and
General Counsel.
R. LLOYD-JONES Manager.
G. F. GYLES, A.C.A. (England) Secretary-Treasurer.
L. A. HERDT, M.A.E., E.E., M.C.S.C.E., Consulting
W. F. TYE, M.A.S.C.E., M.C.S.C.E., Engineers.
CHARLES FERGIE, M.E.
R. F. HAYWARD, M.A.S.C.E., M.A.E.E.

This Company has been organized under the laws of the Dominion of Canada, with all necessary powers, chiefly for the following purposes:

- 1.—To investigate, with the assistance of expert accountants, appraisers and engineers, any Canadian undertakings, enterprises, promotions, properties and values.
- 2.—To examine and report on the books, prospects, business and affairs of any person, firm or company.
- 3.—To examine and report upon the title to and value of properties, both real and personal.
- 4.—To examine and report upon the validity of any issue of bonds, debentures, or other securities of any corporation or company.
- 5.—To furnish to bankers, brokers or investors independent expert reports upon such undertakings, enterprises, promotions, properties or values.
- 6.—To advise and otherwise assist in organizing new undertakings or the reconstruction of going concerns which, on examination, are found to offer safe and conservative investments.
- 7.—To act as agents or attorney of any British or foreign companies or investors in the management or administration of their business or affairs in the Dominion of Canada.
- 8.—To act as agents or attorneys in the management of estates, the sale or purchase of properties, the collection and investment of moneys, rents, interest and dividends.
- 9.—To act as assignee, trustee for the benefit of creditors, receiver, liquidator, curator, or manager of insolvent companies or estates.

The Company is closely associated with reliable and experienced engineers, appraisers and accountants, who are thoroughly competent to carry out the purposes of the Company.

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London Office: Friars House, 39-41 New Broad St., London, E.C.

Cable Address: CORPAGENT, MONTREAL.

Phone Main 7507.

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A Bank of England
Romance.

HERE is much that is romantic in the history of the Bank of England. Had it not been for a clever director the bank would have probably suffered a fatal reverse about a century ago. A panic occurred among the bank-note holders, and spread to an alarming extent almost before the bank people became aware of what was going on. One morning, just after the opening of the bank, an angry and excited crowd thronged the street demanding cash for their notes. There was, it is said, actually double the money in notes in the hands of that mob than there was gold in the coffers of the institution, a circumstance that, naturally enough, presented a predicament of a bad sort. Gold must be got for every claimant, and that would take time. The directors sent employees with notes into the crowd, whose claims were met first, each being paid in sixpences and shillings. Many men walked away with sacks of shillings over their backs, satisfied; and the time gained by this method of payment saved the bank, every claim being paid. It is said that but one person has ever succeeded in breaking into the bank. One day, rather more than 30 years ago, the directors received an anonymous letter stating that the writer thereof would meet any person on the bank might designate in the bullion-rooms at midnight, upon condition, however, that the individual so designated be not armed. At first, of course, it was thought this unique suggestion was a hoax, but, as a precaution, officers searched the bullion-vaults thoroughly to satisfy themselves that nothing had changed that would enable any man to enter those rooms. They waited throughout the night, but beyond hearing a peculiar scraping sound that they attributed to rats, nothing of a suspicious nature was heard or seen.

A week later, however, the directors were staggered at receiving a box in which lay several securities from the bank vaults. There was also a note stating that if the directors would send a man to the vaults at midnight the writer would meet him there, after having broken in from the outside.

So a number of bank employees went down into the vaults at the appointed hour and waited. Finally the scraping noise was again heard, and a light appeared at one end of the vaults. The light, however, vanished on their approach. Then a man's voice, issuing, as it seemed, from the ground right under their feet, commanded them to put out their lanterns, and the speaker would reveal himself. The lanterns were extinguished, and a man carrying a dark-lantern came on the scene. He explained that he was a sewer-cleaner, and that he had discovered a disused drain that ran directly into the bank vaults. He had stolen nothing, so the bank gave him a reward which, it is said, ran into the thousands.

When one enters the Bank of England, no matter by what door, four pairs of eyes watch him, though he is unaware of the fact. Situated close to the doors are recesses in which are secreted four guardians of the institution. One cannot see them, but they can watch one closely with the aid of reflecting mirrors, affording a view of both one's entrance and one's exit, as well as of every movement made from the time of entrance to the time of departure.

The Ravages of Pests.

THE fearful ravages of pests on agriculture in the United States, entailing many millions of dollars of loss, are outlined in a statement which Acting Chief Powell, of the Bureau of Plant Industry has submitted to the House Committee on

Agriculture in connection with the Agricultural Appropriation Bill, which the Committee will report next month.

Dr. Powell says that, through the use of a sulphur spray, the Eastern peach business has been made stable for the first time. He says that the estimated loss annually from brown rot on peaches is \$5,000,000, and from peach scab \$1,000,000, virtually all of which might be prevented by proper spraying of orchards.

Blister rust on white pine is estimated to cause losses of \$1,800,000 annually, and other plants show heavy losses from diseases and insects.

Investigation of the cotton industry in Egypt has indicated that the mixing of Hindu cotton with the Egyptian cotton has entailed a loss of \$10,000,000 a year, but the strains of the Egyptian cotton can be bred in the United States which will not show the conditions that cause these enormous losses in Egypt.

This matter has been before the courts for a year.

By order of the court the franchise for the following lines were annulled: Twelfth Avenue, from Thirty-six to Forty-second Street; Tenth Avenue, from Thirty-fourth to Thirty-fifth Street; Twelfth Avenue, between Thirty-fourth and Thirty-fifth Streets; One Hundred and Ninth Street, between First and Pleasant Avenues; Eighty-sixth Street, from Tenth to Riverside Avenue.

Reserves were called out from the East Fifty-first Street station, New York, the other day to protect an Adams Express Company automobile filled with cases of money, which was run into by a street car at Madison Avenue and Forty-eighth Street.

Both the chauffeur and his helper were thrown from their seat and hurt, but neither seriously. None of the money was scattered in the street, but a big crowd surrounded the truck, and the police were called as a precaution. The money was transferred to another auto and taken off downtown.

There never was a time in which the financial institutions of this part of the United States were, we believe, more carefully and honestly conducted, or in a sounder position. Wall street loans are at a minimum so far, at all events, as those of brokerage houses go. The great New York institutions have plenty of money to lend, if we are to judge by the rates for money prevailing, and no fear of dear money in the next six months need deter anyone who wants to deal in stocks.—Robert Goodbody & Co., New York.

A Washington despatch says that Speaker Cannon has received a letter from King, King & Co., bankers of Bombay, India, notifying him that a woman client of theirs, whose name is mentioned in the letter, having been warned by her physicians that she had less than six months to live, had deposited with them her will for execution upon her death, in which Joseph C. Cannon, of Danville, Ill., is made sole heir to an estate valued at five hundred thousand pounds—approximately \$2,500,000.

Uncle Joe did not faint from shock, nor does he intend to spend any of the money in advance. Indeed, he seems to view the news with some scepticism, although there seems to be no

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THE CANADIAN LIGHT AND POWER CO.

THE WESTERN COAL AND COKE CO.

THE LETHBRIDGE COLLIERIES LIMITED.

NORTHERN CROWN BANK

HEAD OFFICE - WINNIPEG

Capital (authorized) \$6,000,000 Capital (paid up) \$2,200,000

DIRECTORS

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particular reason why any one in Bombay should endeavor to perpetrate a long distance joke of this kind upon the sage of Danville.

Though the stock market year 1910 was with one exception the dullest in ten, the exception being 1903, the price of New York Stock Exchange seats was never so low as in 1903. In that year Stock Exchange transactions amounted to 161,000,000 shares;

The monthly statement of the comptroller of the currency on national banknote circulation of the United States shows still another new high record to have been attained, the opening of the year having shown a total of \$727,980,000, as compared with \$726,855,000 on December 1, and the high price for a seat was \$94,000 and the lowest price \$65,000.

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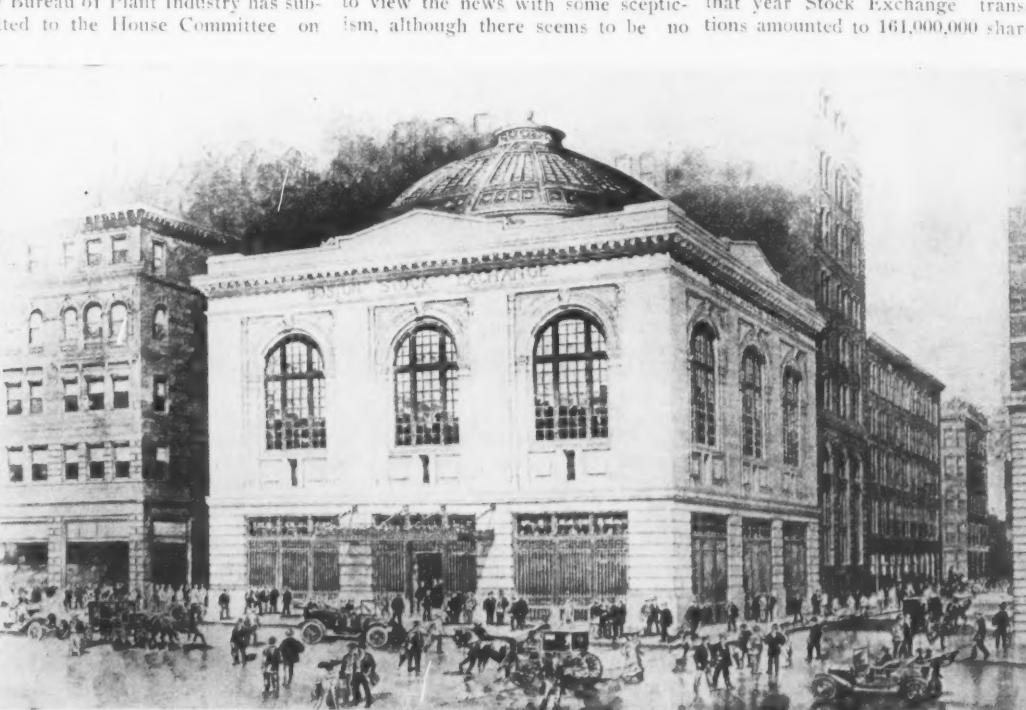
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THE NEW BUILDING OF THE STOCK EXCHANGE, BOSTON, MASS.

As it will look when completed. The above is reproduced from the architect's drawing.



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ALLAN LINE

Royal Mail Steamers

WINTER SAILINGS

ST. JOHN and HALIFAX to
LIVERPOOL

BOSTON and PORTLAND to
GLASGOW

Superior accommodation may be obtained at minimum rate on sailings for the balance of the winter season.

CORONATION, June 22nd, 1911.

RESERVATIONS for May, June and July sailings should be made as soon as possible, to obtain choice of accommodation. Reservation lists are now open. Full information as to rates, etc., on application to

"THE ALLAN LINE"
77 Yonge St., Toronto
Phone Main 2131.

Donaldson Line

One class cabin (called Second)
Glasgow to St. John, N.B.

"SATURNIA," January 21, February 25, April 1.

"ATHENIA," January 28, March 4.

"CASSANDRA," February 4, March 11.

St. John, N.B., to Glasgow.

"SATURNIA," February 9, March 16, April 20.

"ATHENIA," February 16, March 23.

"CASSANDRA," February 23, March 30.

Rates:—Cabin, \$45.00 upwards.

Third, \$29.00 E.B., \$30.00 W.B.

Thomson Line

Southampton to Portland, Me. "CAIRNROA," February 10, March 18.

"TORTONA," February 18.

Portland, Me., to London.

"CAIRNROA," February 25, April 8.

"TORTONA," March 11.

Naples to Montreal.

"TORTONA," April 12.

For passage rates and all information apply to

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100 1 4,000,000 2,500,666 284,652 British North America

100 1 4,000,000 6,000,000 722,129 Commerce

100 1 3,000,000 2,100,000 148,441 Dominion

100 1 2,449,300 403,465 Eastern Tel.

100 1 2,500,000 2,300,000 23,412 Hamilton

100 1 6,454,444 658,125 Hochelaga

100 1 4,500,000 4,500,000 Imperial

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100 1 3,122,000 3,000,000 323,007 Mex. L. & P. Co.

100 1 8,000,000 6,000,000 2,597,607 Mex. N. W. Ry.

100 1 11,487,400 15,087,500 Mex. N. W. Ry.

100 1 8,400,000 58,895,000 7,239,851 Mex. N. W. Ry.

100 1 10,000,000 4,426,034 2,769,864 Mex. N. W. Ry.

100 1 9,000,000 12,534,000 947,166 Montreal

100 1 3,000,000 500,000 2,941,500 Puerto Rico R.R. Co.

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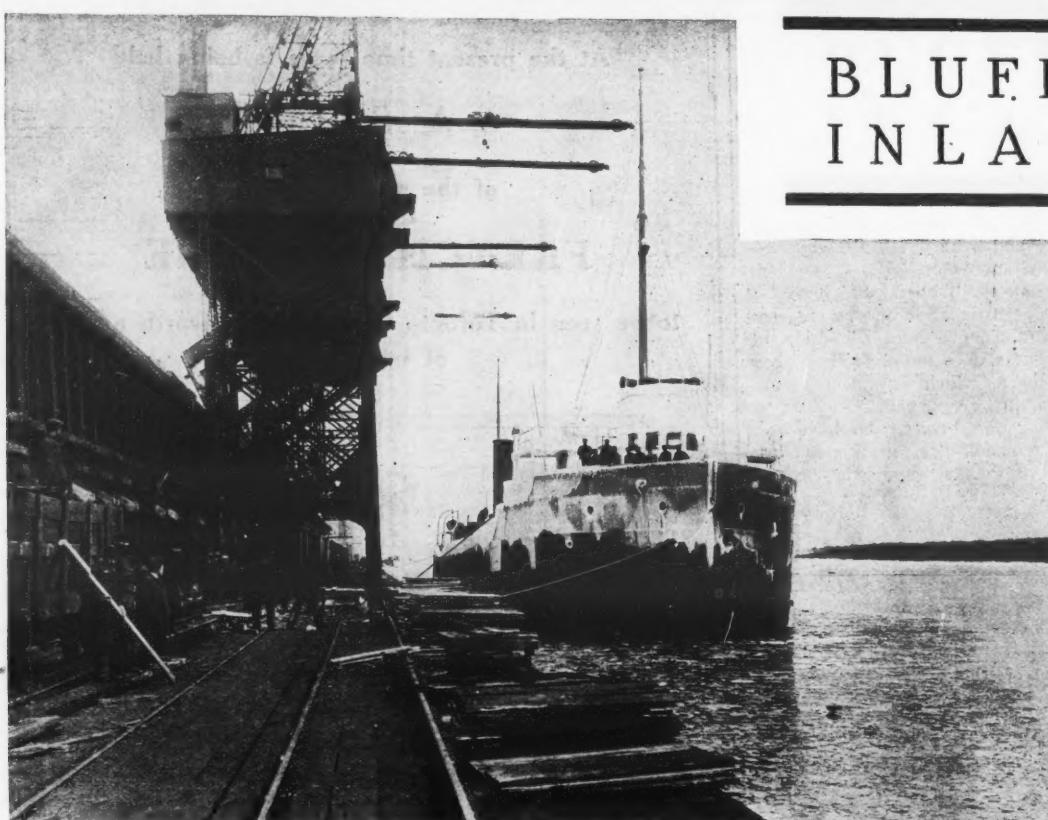
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A Canadian steamer loaded with fall wheat and ready to leave Fort William on the last trip of inland navigation.



An American freighter which has just arrived at Fort William after facing the ice and cold of Lake Superior.

Navigation on the Canadian lakes closes at midnight. Vessels must be clear of Fort William harbor before twelve o'clock, else by the ruling of underwriters, they will be compelled to winter at the head of the lakes. During the last fifteen hours nineteen steamships, carrying approximately twelve million bushels of grain for lower ports, have cleared the harbor in spite of the fact that one of the worst gales of late years rages over Lake Superior.—News item.

THE Regine was one of the nineteen. Half an hour before midnight she stole out of the Kaministiquia river with 50,000 bushels of Northern Manitoba wheat in her holds, and a 'tween deck load of flour. She quit the safety of Fort William roadstead for the terrors of a lake storm with hatches unbattened, with half her regular crew, and with orders to reach Montreal in the face of storms and winter ice.

Out into Thunder Bay, through the gap, into the teeth of an autumn tempest crept the tin-pot freighter. Back of her flickered the lights of port offering safe harbor; ahead there were blackness, fierce cold that froze the spray as it dashed on the decks, and the mingled terrors of an inland sea storm. The freighter's course was kept by the log that spun out far a lee.

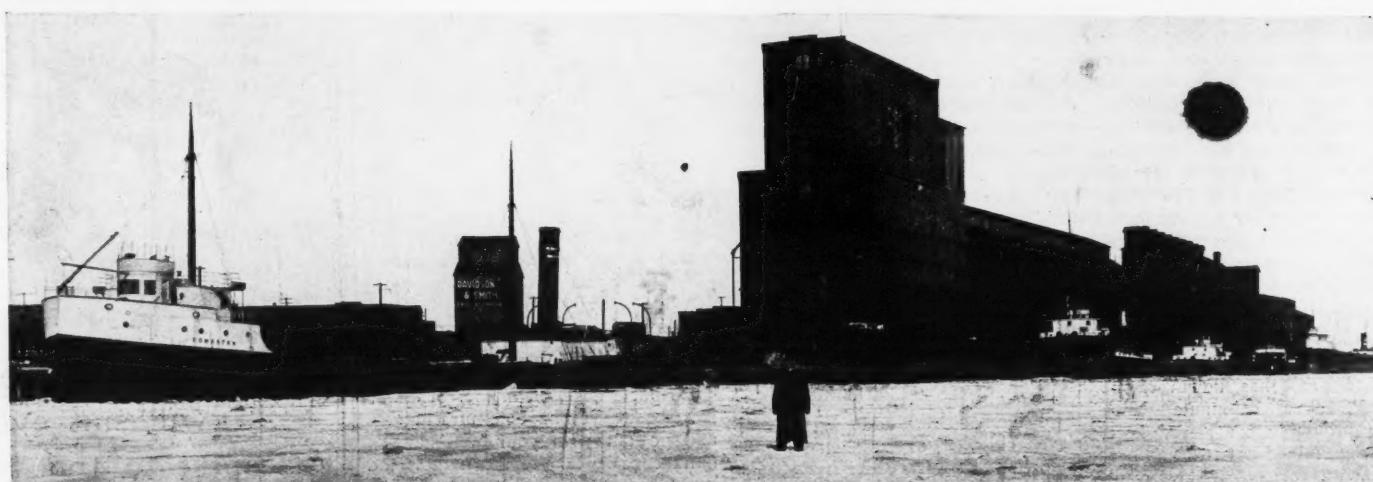
Led by the first mate, who knew the lakes from boyhood, the six men of the deck crew attacked the heart-breaking job of battening hatches. Confounding their efforts the gale shrieked a dismal air, and tore the tarpaulin from numbed fingers. The men fought with a vigor inspired by a fear. They lay on the oiled cloth and slowly, inch by inch, gained headway, until number one hold was secure against water. Backwards they worked until the three entrances to the holds were watertight. Then the mate yelled a dismissal. One watchman went below to sleep his watch, the other stood by to trim lights. The mate himself took his turn on the bridge with the captain, to match human wits against a hurricane that hourly increased in violence. With the guidance of the leeward rail the four deck hands crept aft for the cookhouse and hot tea.

The deck hands were men of hard fibre. They had in corners of the earth where men must take the place of the beast of burden. They were tough and nerveless, but the Lake Superior storm took the jest from their lips, and made them ask questions of the captain's ability.

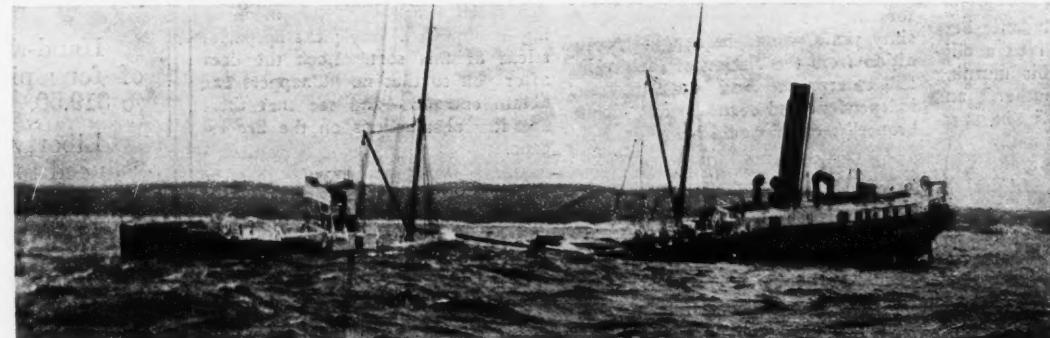
In similar circumstances were the other eighteen craft. They were all headed for the Soo locks. Their departure from Fort William practically put an end to inland Canadian navigation. Only a belated boat or two headed westward to lie up at the head of the lakes with storage wheat, awaiting the opening of the waterways in the spring. One of these westbound boats was the Dunelm. She labored past the Regine with a package freight cargo, and two days afterwards ran on a reef almost within hailing distance of Fort William. The crew spent twenty-four hours on deck in a perishing cold, while attempts to rescue them were made by wrecking tugs from the mainland. In the end they succeeded, and subsequent calm weather enabled the salvage men to pull the Dunelm into deep water, and tow her safely into port.

But the race eastwards is an annual feature of Canadian fresh water shipping. Lloyd's Company of underwriters declares all insurance off vessels that clear Fort William after November 30th, and in special cases, after December 5th. Therefore vessel owners issue strict orders to captains to commence their voyages to Montreal and other eastern ports in good time. In endeavoring to carry out the injunctions of employers, however, lake captains run enormous risks, taking their steamers out into the fiercest gales. They are undeterred by weather, and some of the yarns they spin of fall rushes down the waterways would bring forth expressions of respect even from the veterans of the deep seas.

No less entitled to praise are those who occupy the lesser positions on lake steamers. They work hard and faithfully, for small pay, and their song is never sung. During the summer months the average deck-hand gets twenty dollars a month as his pay, but as the late season approaches, and men are hard to get who care to take the chances, an additional bonus of five dollars a month is added as compensation for rough usage. That they



Vessels caught in the ice at Fort William. They take on storage wheat and await the opening of navigation to make the spring rush for Montreal.



The steamer Dunelm on a reef just outside of Fort William harbor. The crew struggled in the storm and cold for twenty-four hours before they were rescued. Later on wrecking tugs got the ship off the rocks and safely into Fort William.

run greater risks than the average sailor of salt water is evident from the fact that insurance is higher on the inland waters, and insurance is indication of the number of mishaps. It is doubtful if underwriters would write policies on the lives of these men for this extra five dollars a day.

But to remain with the Regine. She had by this time steamed well out past Isle Royale, and now felt the brunt of the gale. Snappy cross seas threatened to break the vessel's back. She pitched and groaned in the violence of the attack, and an extra watch was put on the wheel to keep a steady course. The lookout peered over the bow-head, and saw only a few yards ahead. The good ship was feeling the biggest gruelling of her career.

Below decks the agony was equally felt. The watch at rest were wedged into their bunks, and swore and muttered a prayer in the same breath. The deck hands crouched on a low bench and told gruesome yarns of wreck and danger that added not a little to their fears. In the gallery pots and pans and dishes rattled and crashed a chorus of protest, and the midnight supper was on the floor instead of its customary place on the dining room table.

Down in the stokehole the fireman slid from one end of his narrow quarters to the other. He was like firemen the world over, and his language was a revelation in obscure vocabulary. Now and again, as the steam indicator showed a fall in power he attempted to throw coals on the fire. His attempts to find the furnace entrance with the shovel succeeded once out of every ten times, and therefore his six-hour watch was a continual growl.

And then the climax came. The cargo shifted. A heavy list to port was discovered by the captain. He immediately ordered the deck hands below with lanterns to correct the situation. Through a door in the forward bulkhead they crept, over bags of flour that slid from one side of the ship to the other, and threatened to squeeze the men to death.

The job lasted the night through. In the stuffy hold the four worked, toiling to keep the flour midships, and as one bag moved amidships, four others slid towards the hull with the roll of the boat. First, coats were shed, and then underclothes, until the men toiled without garments on their upper bodies. The

oil lamps threw an eerie light on the scene, and showed the weary faces of the deck hands who, finally, from utter weariness, dropped on the bags they had been tugging, it seemed for years, and slept. For this work they received the additional salary of 25 cents an hour. Over-time it was called.

The wind, luckily, had abated in violence, and after two days of tossing about, after two days of strain and effort, the good tin-pot ship nosed into the Soo lock, and passed out into Lake Huron.

But this was only one little incident in a trip packed full of adventure—as hard work is sometimes termed. All trips have their similar "incidents." They add zest to the life of the fresh-water mariner, and the mariner, like mariners all over the world, usually celebrates the safe passage by jollities at Montreal that eat up his cash, and leave him prepared for other hazardous trips. Truly the life on Canadian lakes is a venturesome one.

—GEORGE W. GORMAN.

"Mad" Englishman in Paris.

If the French themselves are not always agreed as to the proper manner of speaking their own language, how difficult must be the task of the poor foreigner. Englishmen have from time immemorial made ludicrous mistakes in their efforts to speak French, and one of the most amusing instances of the trouble which ensued from mispronunciation is recorded in connection with a visit paid by the poet Tennyson to the Continent. He and his friend, Prof. Wilson, had put up at an inn in the east of France, and one afternoon, while the poet was buried in his books, the professor went out to have a look at the curiosities of the town. Knowing by experience the absent-mindedness of Tennyson, the professor, as he left the hotel, told the waiter to see that the fire was not allowed to go out. If he had known how to speak French correctly he would have said:

"Ne laissez pas éteindre le feu."

What he did say, translating literally the English idiom, and doing violence to the pronunciation of the last word, was:

"Ne laissez pas sortir de fou."

Then he walked out of the door. The waiter cast a terrified glance at Tennyson, then ran and told his master that one of the new arrivals was a madman, and that his companion had just told him to watch strictly over him and keep him locked up. The news that there was a mad Englishman on the premises spread like wildfire through the hotel, and in the corridors and on the stairs every one was on the *qui vive* ready to pounce on him should he attempt to leave his room. Meanwhile Tennyson was absorbed in his book and in his day-dreams, and it was more than an hour after Prof. Wilson's departure when the poet noticed that the fire was completely extinguished. He rang the bell and the waiter answered the summons. Cautiously opening the door a little bit, he started with alarm on seeing Tennyson standing in the middle of the room. He was armed with the poker, which he brandished violently in the direction of the fireplace. The waiter did not wait. Pale and haggard, he bolted from the room, and rushed down the stairs, four at a time.

"Le fou! Le fou!" he cried as he reached the kitchen, and every one prepared to sell his life dearly. Fortunately Prof. Wilson returned in time to prevent unpleasant consequences. But he was none too soon, for when he reached Tennyson's room he found the author of "In Memoriam" wrestling with a constable, who insisted on taking him to the lock up. The professor's French, indifferent though it was, was sufficient to explain matters, and a few minutes later the policeman left the hotel without his prisoner.—Paris Correspondent, London Globe.

The Age of the Earth.

AN estimate based on a comparison of the quantity of salts in sea water with the quantity continuously supplied by the inflow, shows that nearly a hundred million years passed before the oceans attained their present condition. According to this estimate, dating from the time when the waters of the great deep condensed to form oceans, the minimum age of the earth is one hundred million years.

Sir Archibald Geikie calculates the age of the earth by the time occupied in the forming of the stratified or sedimentary layers of the terrestrial crust. Judging the formations of the remote past by relatively recent formations, he declares that a period of between thirty centuries and two hundred centuries must have passed during the formation of every depth of a metre; the time having varied according to the composition of the strata. Admitting that estimate, if the total thickness of all the strata is 30,000 metres, as it is supposed to be, between ninety million and six hundred million years were consumed in the course of the earth's stratification.

But science gives another way to estimate the age of the earth. On the earth's surface there is a very sensible compensation between the heat that the sun sends us and the heat that the terrestrial crust loses by radiation from its surface toward cold and infinite space. While the crust is losing by radiation, the centre of the earth is slowly but incessantly cooling, and as it cools, gradually contracting. The contraction causes the centre to recede or slip away from the surface of the crust, and the crust, no longer supported by the centre, sinks here and there, forming folds similar to the wrinkles on a withered apple. Those folds or wrinkles are the mountain chains. The total superficies of the mountain chains constitute about 1½ per cent. of the total surface of the globe. This fact leads to the inference that the radius of the earth has shrunk a little less than one-hundredth of its primitive length.

The contraction of the earth's centre corresponds to a cooling of about three hundred degrees.

According to this calculation, at least one hundred millions of years, and at most two thousand millions of years, must have passed since the water condensed on the surface of the solid crust.

There never was a time that Reno's divorce mill was an infant industry.

LADY GAY'S PAGE



DO you keep an address-book, and what do you do if it happens to get itself mislaid? The way inanimate things can play hide and seek with their worried owners, baffles description. Of course, owners who minimize their number of belongings to the strictly necessary, and whose necessities are few, and who have a place for everything and everything in its place, will smile at the bare notion of anything getting away from them when they go after it. They have lots to learn, about the ways of spectacles and fountain pens and card cases and opera-glasses. All of these fiendishly possessed belongings have successfully hidden for hours or even days from me, and no doubt from many another hurried searcher. And now the address book upon which one is so often called to depend at this season has taken a notion to disappear. Without it, good wishes lie supine upon one's desk, while warm hearts in some far-off wilds or rushing centre of life in vain await the acknowledgment of their loyal remembrances of Christmas. And that impudent address-book is probably lurking from some overlooked corner at me as I write.

IT seems little use urging young folks to be careful! Two pretty girls have just been bewailing a parental embargo laid upon tobogganning at the High Park slides, and was angry at the father who, having heard of last week's accident, has forbidden his daughters to patronize the Canadian sport. "You love out of doors fun," they say to me. "Tell father there is no danger of our being hurt out there." Honestly, the chance of a spill is perhaps the one attraction that caps the many, and the spice of danger is what appeals to me. All the same, as I have had occasion to remark in reference to sailing, I am afraid the youth and beauty of female Toronto is sometimes in the care of those whose experience and skill at the sport of the hour, whether sliding or sailing, is open to criticism. Father may be the best sport going in some ways, but not sport enough to risk the injury and disfigurement of his pretty daughters. It is decidedly hard on them, and it may be one's duty to appeal to him for leave to slide down hill under the watchful care of a volunteer chaprone!

IRLS have their beauty hours, sometimes their plain seasons, but never does young Canada look to me so well as when, her eyes dancing with the joy of the electric-charged air, her lungs full of it, her heart gaily pumping the good red blood into her lips and cheeks, her young limbs agile and her voice riotous with laughter, her hair snuggled under a cosy tuque, and her feet eased in soft moccasins, her blanket coat tightened about her slim waist with a bright-hued sash, and her hands in cunning woolly mittens, she tramps manfully

up with her good comrade, beside the ice-sheathed slide, and coming into the flare of the arc-light, stands waiting her "turn" to dash down the incline on the beautifully light and strong toboggan. Even plain girls, with the radiance of the sport and the keen clear winter night about them, look comely and desirable, while as for the real beauty, no ball-gown and jewels, however fine, become her as well as her white blanket coat and closely tucked head-gear. One simply wants to gather her up and hug her!

"OH, I'm too old for that sort of thing" sighed an anemic looking woman, stretching her feet to the fire. It did not, however, take much coaxing to start her for the ice, and tuck her up on an iceboat with the brief remark to the boatman that the party was "all right." Then he shook out the great sail, his fellows slewed the triangular boat around, the canvas caught the wind, and away we went! It was only to lie still in a nest of furs, and watch the exquisite sky, the few fleecy clouds, the shadow of the sail, silhouetted on the gleaming ice, as one-winged we made our bird-like flight. A laddie who crept in on the start, weary from a day's skating was not holding fast as we tacked or did not "duck" properly; at all events he broke loose from our flying ship as she swung in a majestic circle on the glare ice, and the last we saw of sunny, he was still going his cap half a mile behind him and his skates holding their own! If he ever comes back, he will have weird tales to tell of his mile-a-minute escape!

IN Washington, the usual toadying has begun to the young lady making her debut at the White House. Miss Taft has, however, one good mark as a debutante, which could be profitably considered here. She has determined not to wear herself out with society. She won't dance until two or three o'clock in the morning; and I am sure she won't assist at tea until she has to be carried out half fainting to her carriage, as has happened to a debutante here more than once. I received a clipping about Miss Taft this morning endorsed "A wearied mother," and suggesting that Miss Taft be presented for the consideration of Toronto debutantes. Behold her, my girdles, the early to bed girl! I don't know just at what hour she tucks herself in, but it won't be later than one. And she will never be seen at that hour, slowly staggering into the ballroom, with pale face and heavy eyes, announcing to the public about her that she wishes she were dead, she is so tired, as I heard a beautiful girl doing one night or rather morning, last week.

THE girl who masters two or three small accomplishments is always welcome in society, and the pains taken in acquiring them is

amply rewarded. The first interest most young folks have is in themselves, consequently if one can tell what is in a hand, a face, a handwriting, or a birth date, one is always interesting to the owner of such things. The fortune in a teacup is cleverly disclosed by an expert is also interesting and the mysteries of the future read cleverly from cards is an unfailing entertainment. The girl who aims to be a useful as well as ornamental guest—the girl whom her hostess adores, has taken the trouble to learn to play the music of the day, from opera or dance programme, and has perhaps the gift of being able to accompany. This last is so rare that I wonder whether girls have realized what an accomplishment it is. All these things won't appeal to the high-brows of social circles, who will probably rate me for suggesting them. I know a rich and invalid woman who has a splendid piano, upon which a girl plays to her softly in the twilight such trifles as the boys are whistling about the streets. That twilight hour after tea is the one bright spot in a tried and dreary day. Isn't it worth while?

HERE have been many applicants for pensions for all sorts of reasons, but I think the mother who bears and brings up eleven sons and daughters has earned a good one, if she happens to need it. You may say that between the eleven they might manage to look after mother. It's just as well, perhaps that you don't realize the lovely time mother would probably enjoy! Either shifted about from home to home, as Mary's baby was due, or John's boy had the measles, or planted in one home, where she is relegated to the chimney corner, when age impairs her activity and her faculties, neither would not have what I consider she has a right to. Not very many mothers have borne and brought up eleven children, or we shan't be importing all sorts of weird and doubtful foreigners to populate our great wide West. To such mothers as have that proud achievement to their credit I think a dollar a day for the rest of their lives after, say sixty years, would be a polite recognition from the Nation of their value and enterprise. And how happy and independent and desirable an "incumbent" mother would be.

THE other day I had an invitation to a party, on which appeared, in the right-hand lower corner three letters, P.T.O. I "turned over" and found on the reverse side a little pencilled note, with sundry inducements which were rightly rated irresistible and insured that I should accept the invitation. It seems to me that life is full of cards which should have P.T.O. on them. The visible side, the bromide side, so to speak, may look commonplace and unattractive, but "please turn over" and you'll find something interesting! Even people

need P.T.O. on them sometimes, to let one into their true worth and significance. It's a poor rule that doesn't work both ways, and if one turns over many a fair looking proposition, one finds on the reverse side the confession "I am a fake!" Many a most attractive and plausible front has a revelation of pose and insincerity when one turns it over. Not that I am in favor of insisting upon a sterling mark upon all the currency of life, one needs nickels for change quite frequently, and it's poor sense to quarrel with a bouquet because it hasn't got roots, but when value is expected and depended upon—please turn over!

HERE is no other way than this in which I can thank several kindly and generous souls who have sent me anonymous gifts during holiday time. Although the journalist grows accustomed to anonymous communications, pleasant or horrid, this callousness does not extend to these little tokens which move one to emotion quite unjournalistic. To the various good hearts who have sent their remembrances in this manner, I return thanks, and the best of wishes for the New Year.

Lady Gay

Don't Let Baby Boss You.

MY dear young father, you are justly proud of your baby, who is the last word in babies really. But are you going to let your wife make a slave of herself for that infant, or are you and she going to have the same kind of a good time that you had before it came?

You'll soon find out that a wife who spends her evenings crooning her little one to sleep is not a source of entertainment to a husband who has become habituated to theatre-going or bridge parties.

What is a baby, anyway? It is a small thing, the young of the human kind, that suddenly comes to your house, and, if you are not careful, upsets the entire household.

But if you are bent on having a good time, you can make your wife relegate baby to the care of itself. Let her strap baby in its crib and leave a three-quart bottle of milk within reach of its grasping fingers. Then put a handbell in the crib—this is supposing you have no nursemaid—and go out with your wife, and a quiet conscience. If the milk is too hot for the first meal, it will be cool enough for the second, and if anything happens baby can ring the bell. Teach it early to ring the bell at the approach of danger. It is astonishing how quick a baby picks up parlor tricks of this sort. Lock the door after you so that no kidnappers can obtain entrance—and see that there are few obstructions on the fire escape.

Now suggest to your wife that she kiss baby enough to last it the whole evening, put rattles and chewing rings (or chewing gum, if you prefer it) and a kitten or two within reach, and then take your wife and stay out as late as you want.

She's the one you married, not baby, and if you and she have a certain kind of conscience, you will have a fine time. Baby may be all right when you return and in the joy of life you are that much to the good.

And bring baby to see me if it grows up. I'll be interested to see him.—Dorothy Dix, in *The Delineator* for January.

Navigation on the Tigris.

IT ought to be of interest to all who would like to see the Mississippi River made navigable the year round to know that the present navigation of the Tigris, the historic stream beside which ancient Babylon stood, and where modern Bagdad now stands, was made possible by a study of the boats in use on the river at St. Louis," said Frederick Simpich, United States Consul at Bagdad, Turkey, who is in this country on furlough, says the *Washington Herald*.

"A big company formed for the purpose of navigating the Tigris sent an Englishman on tour to learn methods employed on rivers of other countries. This man came quietly to St. Louis, took a trip down the Mississippi, and made a careful study of boats of light draught and heavy tonnage. He reported to his employers in favor of the Mississippi boats, and now they are the sort which carry the travellers to and from the place we used to read about when we were children, the home of Ali Baba and the host of characters interesting to juvenile minds."

There is honor among thieves . . . that is why ordinary business pays better.

A woman's way. To be either on someone else's knees or her own.

The Peacock Room

is on the 3rd Floor of the
Robert Simpson Company

At the present time there is being held

A SALE

of the most Exquisite

FRENCH LINGERIE

to be seen in Toronto which is well worth a visit
of inspection



HERE are to be found prices which will suit everybody. From the cheapest to the most luxurious. All having the wonderful cachet which is given to every Parisian garment.

Hand-embroidered and Hand-made Bridal Sets of four pieces, trimmed Liberty Ribbons, reduced to \$19.50.

Liberty Silk new design Paisley Silk Underskirts reduced to \$12.50 each.

Hand-embroidered French Nightgowns from \$5.00 to \$35.00.

Corset Covers, made of Liberty Ribbon and Lace Insertion, reduced to \$1.75 each.

Baby's Silk Carriage Rugs, 8 of them in various colors, trimmed ermine tails, at \$12.00 each. A charming present.

Princess Slips in silk chiffon lace and ribbon, at \$15.00 each.

Maids' Aprons, Robinson & Cleaver make, plain nurse style, at \$1.25. Hand-drawn and hand-embroidered at \$2.25. Also a number of Maids' Collars, Cuffs and Caps, Butlers' and Housekeepers' Aprons in pure heavy linen.

24 Ladies' Extra Large Size Corset Covers at \$8.00 each, heavy linen and real lace, made especially for wearing with light blouses.

20 Ladies' French Flannel Underskirts at \$3.50, trimmed real lace and tucks; 18 in better quality at \$5.00 each.

Soft, warm, fluffy Coats, for short-coated babies, from \$6.00 upwards.

20 Ladies' French Flannel Dressing Gowns, reduced to \$9.50 each.

Also a number of Crêpon Dressing Gowns, trimmed lace, at \$19.50.

A large number of exquisite garments which only require to be laundered are placed on the table at half price. These comprise Hand-embroidered Underskirts, Corset Covers, Nightgowns, Children's and Babies' Dresses, Knickers, trimmed lace and ribbon. All these articles and many others are to be found in the Peacock Room of the Paris Model Department. It is a pleasure to show the garments, whether the visitor is an intending purchaser or not. Come and see.

Ask for the Peacock Room on the 3rd Floor
of the Robert Simpson Company, Limited

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ASHMEAD BARTLETT-COUTTS.
Who inherited the Coutts millions from his first wife,
Baroness Burdett Coutts, and who, it is said, will marry
Mrs. John Jacob Astor.

Cop. right, Underwood & Underwood, New York.
MRS. JOHN JACOB ASTOR,
Who was divorced last year, and who, it is said, will
marry William Ashmead Bartlett Coutts.

London Letter

LONDON, DECEMBER 31, 1910.

THINKING about the New Year, which is almost upon us wherever we may be, leads one by a quite intelligible train of thought to other young things, and especially children.

I sing the charms of the English child. If the editor permitted, I could fill a page with rhapsodies about the children of England with their healthy bodies, their rosy cheeks, their fair hair and their charming manners. There may be, though personally I have strong doubts, other children as all-round charming, but there can't be any more so than the little lads and lassies one sees in the parks with their nurses, and now, in the holiday season, shopping with their mummies and daddies, or enjoying themselves at the pantomime.

The children, home for the holidays, or freed for a time from the ministrations of a governess, are among the sights of the season. Every shop for the past week or so has been thronged with youngsters, exclaiming over the toys or choosing presents, while the grown-ups pretend not to notice what is going on under their noses. The other day I foregathered with two chubby boys wearing the quaint costume of the Blue Coat school, which means that they never wear hats, and do wear long blue tunics, yellow stockings and flat shoes. Close behind them was a sailor boy from Osborne, hanging on to the arm of a proud and happy mother, while a couple of golden-haired sisters danced behind. Family life is such a marked feature of England that one sees people of all classes going to places of amusement and elsewhere surrounded by their sons and daughters. The children here are dressed very simply and in excellent taste, but there is a fad for allowing the small boys to go about hatless which may or may not prevent their suffering from colds in their fair little heads. To-day, in St. James's Park I encountered a gallant warrior who was kneeling down to 'shoot an imaginary enemy lurking behind a tree. He was wearing corduroy, even to his garters, but nothing on his head. His small sister wore a brown coat, which came down to her fat knees, and brown garters which went up to her fat knees, and a brown beaver hat rather on the back of her head. Both were sturdy and rosy and bonny, and their voices were as pretty as their faces. But it is at the pantomime that you see the English child in all his glory. Everyone at this season begs, borrows or steals a child or two, and hires him to "Peter Pan" to learn the secret of never growing up, or to the great pantomime at Drury Lane, which is the Paradise of the children, big and little. "Jack and the Beanstalk" is being given this year, and to judge by the newspapers, it is more wonderful than anything seen at Drury Lane before. It is beautiful, magnificent, funny, and the historic building is being shaken with "thunderstorms of laughter and earth quakes of applause." At least that is what the Daily Telegraph says. When you have seen the Drury Lane pantomime, and been once more to dear "Peter Pan," there are still half a dozen more plays suitable for the kiddies. There is "The Captain of the School," and "Vice Versa," and "The Blue Bird," and "Our Little Cinderella," as well as several other pantomimes besides the great one. There are lots of good things on at the fairs too, and only the other day the new one, "The Fair Queen," opened with a packed house. The prices are 6d. to 5s., and all seats are bookable. As the accommodation is well arranged, the place should prove very popular.

Miss Gertrude Kingston's Little Theatre, of which I wrote at the time of the opening, is going strong. For this week she has, first, a ballet, then herself in "The Fotheringay," and last, Madame Chung, the little, but very accomplished, Chinese actress, in "The Dragon of Wrath." In addition to these holiday attractions, there are plenty of good concerts, and nearly everyone, from the duchesses down, roller skate, so there is amusement for all tastes.

ERRIBLE tragedies have darkened the holiday season for hundreds of people. The awful mining accident which has widowed and orphaned several hundred women and children has touched all hearts and, in addition to that, came the horror of the accident to the Scotch express. Of course, the great local sensation was the murder of policemen—those big, kind, patient bobbies—by men who are believed to be foreign Anarchists. Almost equally tragic in its way is the disappearance of Mr. Cecil Grace, the aviator, of whom nothing has been heard for days.

THE Connachts," as they are affectionately called, have just got back from their long journey to and through South Africa, covered with glory for the manner

in which they pleased all races and classes, and listened to countless boring addresses with an air of the liveliest interest. As most of the Royal family are understood to have a sense of humor, it must be put down to their credit that they preserved the gravest possible demeanor even when greeted by chiefs as black as coal wearing diadems of sham pearls, velvet togs, or perhaps a general's cocked hat. At Freetown, where the Royal party landed to pay a flying visit, the town clerk, who was decidedly a gentleman of color, wore the curled white wig of a barrister.

The Duke and Duchess and Princess Patricia went on the evening of the day they arrived home to see "The Quaker Girl" at the Adelphi, and yesterday went to Sandringham to see the King.

**

PEOPLE who say, not from malice aforethought, but from ignorance, "Down with the House of Lords! What do they know about governing?" may be interested in a little book which has just been published, too late to be of any use in the late unlamented general election. It is called "What the Peers have Done," and is rather enlightening.

The members of the House of Lords who have served in the navy, number twenty; in the House of Commons there are five men who can boast of a naval experience. In the army and auxiliary forces 559 peers hold or held commissions, but in the Commons only 228. There are thirty bankers in the House of Lords and fourteen in the House of Commons. The peers must not tinker with money bills, but Lords Rothschild, Aveybury, Swathing, Reveles, Aldenham and Biddulph are among their members. It looks, after all, as if the Lords had some



A DUCHESS WHO WILL BECOME A CANADIAN.
The Duchess of Sutherland will become a more or less permanent resident in Canada. Her husband proposes to build a mansion east of Calgary, and live therein for a good part of each year. The beauty, wit and charm of the Duchess will, of course, be appreciated by Canadians.

experience to back whatever they state. But this is still a time of peace and goodwill, so politics should be ignored.

**

TO cheer us up, now that Christmas presents are an old story, come the January sales. It is a matter of sorrow to most women that January sales should be immediately after Christmas, when one's generous impulses have resulted in a painful meagreness in the appearance of one's purse. However, the wise virgins who have saved something for bargains can revel in them next week, and for some time to come. Judging by the advertisements one can be clothed in the most fashionable of garments and the most chic of hats for a song—perhaps a Melba or Tetratzeni one—and for a trifling more one can look like the beautiful ladies in the fashion plates. Those of us who have not hoarded money for wearing apparel may say we do not wish to look like the fashion plate ladies, but the grapes are sour, without doubt. Seriously, there are real bargains to be had during the sales, and many things are surprisingly cheaper than one is accustomed to pay. What one doesn't pay extra for, however, is the unfailing politeness and attention of the clerks. No matter if it is a Christmas rush, or a sales strain, those pretty girls in black who stand behind the counters smile as sweetly, answer so civilly, and assist you with your purchases as if there were no such things as temper, fatigue, nerves and aching feet. Good temper and politeness are among the many English characteristics for which the people of the country do not get half enough credit and admiration.

M. E. MACL. M.

A Referendum About Plays.

THAT unique quarterly journal of the art of the theatre, the Mask, whose artistic format is produced in Italy, makes an interesting suggestion in one article for a referendum on modern plays.

"Go to the people," says the artist to the theatrical manager, as if he were a politician—"Go to the people. Send companies round England for the direct purpose of collecting votes for and against certain types of plays and certain ways of producing plays. Let these companies play three plays by Shakespeare ('Hamlet,' 'The Merchant of Venice,' and 'Henry V.'), three plays by Shaw ('Widowers' Houses,' 'Captain Brassbound,' and 'Arms and the Man'); a play by Sheridan and one by Ibsen; a play by Goldsmith and one by Galsworthy; a play by Moliere and a modern French problem play; a play by Pinero one by Strindberg, one by Hauptmann, and one by Yeats.

"Let these plays be produced very carefully by the different stage managers keen for the competition. For

my part I would sooner stand to win or lose by producing a Shakespeare play with even a scratch company than any on the list.

"Let this company call at every city in England, and afterwards at every one of the smaller towns, and let the people record their votes for and against the different pieces. Of course, the question at issue will have to be laid clearly before them, and their serious consideration of the pieces requested.

"The journals all over England would take the matter up and would help to make this question clear. The best journals would point out to their readers that the question was a serious one affecting the national welfare, and a difficult one to answer, and would help the people to see the difference between a healthy and an unhealthy drama; between a romantic or poetic treatment and a drab and realistic treatment. The excitement created by this tour of Great Britain would in all probability create a new and serious interest in the theatre, and the whole country would at least be glad to take up the matter of municipal theatres.

Holman Hunt's Fight for Fame.

SOME most interesting autobiographical chapters by Holman Hunt are reprinted in the December Contemporary Review. They tell of the hard struggle which he had to secure recognition for his work.

"For four years after my return to England from Syria I had to keep 'The Finding of the Saviour' often with its face to the wall while I was working at pot-boilers to get the means to advance it at all; and frequently when I obtained a little money I could only work a week at the picture before the demand for rent, taxes, or some debt made itself heard. I received more than one letter from nameless admirers of former pictures, pointing out how I was neglecting my duty by not producing another great painting. To escape the loss of a further season, Mr. Combe lent me £300, with which I finished the work.

"It is not to reveal my own private troubles that I relate these things—other English painters have had worse. It is to save future artists from the narrow-minded opposition which I had to stem at every fresh effort. An artist, it is conceded, is not at all times able to judge his own work, but after twenty or thirty years what he did is no longer seen through the mists of vanity, or the hopes and prejudices of the moment of production. Moreover, may I not ask whether our enemies are not now proved to have been wrong? Their violence proceeded either from my incompetence to deal with art (and that also of Rosetti and Millais to paint) or from the ignorance and injustice of our jury. Such unbounded condemnation on their part was either very right or very wrong.

"If Rosetti's 'Annunciation' was contemptible then, it cannot be worthy enough for the nation to purchase now. If Millais' 'Isabella' picture was atrocious then, it is not fitting of a high place in the Liverpool Permanent Art Gallery. The company I was condemned with is admitted now to be of the highest order. So constant was such experience that I was obliged to avoid taking up a new idea, knowing that I should be starved while the world was finding out the shallowness of the critics' strictures. I could only pay my way by doing replicas of pictures which had run the gauntlet of abuse and at last won favor.

"Mine is a very, very tender revelation of the real truth of the difficulties of the pursuit in England; but I think that even a cursory consideration of the present condition of general taste will tend to convince the impartial world that England has managed to invent a system for 'the encouragement of art' which is about as false and destructive in its operation as any that human ingenuity could have devised."

"Such a plan is just the kind of thing that would encourage the theatre. It would cost money, but the direct advantages to be derived from such a move are enormous.

"The public wishes for all that is good. It wants a good time, good food, good clothes, and it gets them. It wants good statesmen and good fighters for an emergency, and it gets them. It wants good amusements and good art—the first it gets, the second is withheld from it. The music halls and the circuses provide admirable amusement. The theatre should provide its art. Popular art? Certainly popular art. When certain sections of the public wish for relaxation they find it in the music hall. Excellent! But when another section of the public wants training, and goes to the more serious place to get it, it is disappointed.

"Think how bracing Shakespeare could be to that enormous section of the public who work with their brains all day. Think of the doctors, priests, writers, painters, musicians, architects, city men, engineers, army and navy men, politicians, secretaries, editors, journalists, and other virtuous men and women to whom a vigorous, living theatre might prove refreshing, and who are to-day obliged to avoid the place because of its pretentiousness.

"It is utterly impossible to believe that the failure of the theatre to-day is due to a low standard of public taste. Public taste was never better than it is to-day. Test the statement by the method I have suggested, and you will be doing a great thing for the nation."

Princess August Wilhelm, wife of the Kaiser's fourth son, has set herself the task of reviving one of Germany's oldest customs, that according to which newly wedded couples immediately after the marriage ceremony plant a couple of oak saplings side by side in a park or by a roadside of their native town. The town of Mulhausen, in Thuringia, is the first to respond to the princess's appeal. A municipal official appears at the wedding and invites the bride and bridegroom to drive with him in a carriage to a new road near the town and there plant oak saplings. The tree-planting idea was started by a former elector of Brandenburg with the object of repairing the ravages caused by the thirty years' war. The elector forbade young persons to marry until they had planted a number of young fruit trees.

Mrs. Caroline Bartlett Crane is becoming widely known as a housekeeper for municipalities. She had been a teacher, and pastor of a Unitarian church, after her graduation from college, when she was moved to attack some of the public problems in her home city, Kalamazoo, Michigan. First she instituted a new plan of street cleaning which proved efficient and economical. Then she formed a civic improvement league and investigated sources of food supplies in the interest of health. Now she is called to other cities in other States to advise and direct similar campaigns. Mrs. Crane is fifty two years old.

The Rev. Elsie M. Jones, a Universalist minister of Iowa, is spoken of by the newspapers of Berlin as having made the greatest impression oratorically of all the speakers heard at the recent world's congress of Free Christians and Religious Liberals.

Old Friends and New



The Scythe Bearer.

OUT of the East there came a friendless Wind, And all the sullen day was frozen up, Blinking through tears congealed. Along the sky Fleed to the West a sulky herd of clouds, And through the ashen light fell fitfully Morsels of scattered ice. Nor land nor wave But loathed this wind, austere and resolute. Beneath his touch the heath clad mountains shrank; The forest raved; the gray sea showed her teeth And hissed cold curses out on lonely shores; The smarting face of every natural thing Scowled at the Scythe-bearer. Yet, all unmoved, And careless of the curdled agony Flewd from his wings, did Eurus smite the earth With iron hand, and in the upper air Invisible and ambient death he slew That life might better live. The pestilence He met and strangled; and such hooded plagues As haunt our habitations fel his knife And perished. Huddled corpses of old leaves He found and brought to the rain; he swept and scoured Each secret, stagnant cranny, each dark place. He brought down death on many a sleeping life And froze the eggs of bygone butterflies For care of green young buds that waited Spring. With daggers of pure ice the clod he rent And slew the slayer that was slumbering there, So other slumberers a fairer fate Should find on wakening. His priestly steel Made sacrifice, and offered up the less In glory of the greater. Wherefore Earth Shall smile again, and welcome blue-eyed June, And bless that woos from the Eastern hills Whose fierce endearment made her bosom ache.

Welcome, thou Wind invincible! I'll cry Thy wise oblations to the slighting world And tell the flowers how thy eager breath Foreran their beauty; how the west wind's self, That rocked their moonlit petals tenderly, And drank the dew from each dawn-open'd bud, Showed not a truer, livelier love than thou Who mad'st the naked forest shrick and bend And at thine onset throb. The southern wind, Moist with long kissing of his sweetheart sea, Wins many a scented blessing for the rain; Zephyr doth sing and languish all day long Upon their loveliness, and bears away The honeyed whisperings of summer noons; But thou—thou scourge of softness—thou who com'st Harsh as the call of duty in the dawn To sufferers—oh, what reward hast thou? No cup of ivory or tigred gold Opens for thy parched lips; no pearly rose Uplifts her mouth to give a kiss to thee; Each infant leaf doth tearful hug his twin Upon thy advent; not one little bud But prays for thy departure ere it opes Bright innocent eyes upon the breast of Spring. For thou art but a type and form of truth; And Truth shall commonly discover here The selfsame frosty welcome kept for thee. Sweep on, great Orient messenger, sweep on, Robed in the liquid amber of the dawn; Reign over us, thou swift and stern eyed king, With salutary justice; so shall we Remain the wiser when thou dost depart, Seeped with discipline and crowned with truth, To chasten all the utmost bounds of Earth.

—Eden Philpott.

Sparkling and Bright.

SARKLING and bright in liquid light, Does the wine our goblets gleam in, With hue as red as the rosy bed Which a bee would choose to dream in. Then fill to-night, with hearts as light, To loves as gay and fleeting, As bubbles that swim on the beaker's brim, And break on the lips while meeting. Oh! if Mirth might arrest the flight Of Time through Life's dominions, We here a while would now beguile The graybeard of his opinions, To drink to night, with hearts as light, To loves as gay and fleeting, As bubbles that swim on the beaker's brim, And break on the lips while meeting. But since Delight can't tempt the wight, Nor fond Regret delay him, Nor Love himself can hold the elf, We'll drink to night, with hearts as light, To loves as gay and fleeting, As bubbles that swim on the beaker's brim, And break on the lips while meeting.

—Charles Fenn Hoffman.

The Aviator.

O GOD! To have the world below our feet! To mount, and glide, and soar, and looking down Upon the little men that dot the street, And all the tiny tracing of the town;

For once to measure with an infinite span The little things of earth, from heaven's great height, And thence to view the works and ways of man, And judge their values with a clearer sight!

O Joy! to race the winds, and hear them singing, To cleave the clouds, and spring, and swoop, and rise, And on and on, in the infinite up-winging With throbbing pulse, and sun-confronted eyes!

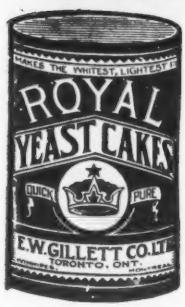
To soar, alone, above, in the immense, Blest freedom of the sky, where time and space Dissolve in joy of motion, and the sense Of power outruns the little earthly race

Of creeping men—O God! what joy of fine New being this! Shall not our race grow fair, With powers like these? Greater, more free, divine? From kinship with the all transcending air? —Lillian Sauter.



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Society

MRS. J. G. FITZGERALD (formerly Edna Leonard of London) will hold her postnuptial reception at her apartment at Sussex Court next Tuesday afternoon, January 17.

Mrs. Frank A. Hewson (formerly Ida Armstrong) will hold her postnuptial reception next Wednesday, January 18, at 501 Euclid avenue.

The debutantes dance, to which a large number of the girls who came out last November have been looking forward with great anticipations, was held in the Metropolitan last Monday night, with much *éclat*, the guests numbering about one hundred and fifty, for whose pleasure the untiring committee had spared no effort or forethought. The patronesses were Lady Mulock, Mrs. G. Allen Arthurs, Mrs. Ewart Osborne, and Mrs. Denison, the latter receiving for the girls. Miss Mary Hanna was secretary, and the committee included Miss Ione Heintzman, Miss Ruth Loudon, Miss Helen Stevenson, Miss Rita Dunbar, Miss Gladys Alley, and Miss Constance Townsend. Miss Hanna, who has been laid up with grippe, pluckily attended the dance, and no one observing her masterly management of the many small details which make for the success of such a festivity would have suspected what an effort she was making. The charming little dames on the committee in their white dance frocks and badges with gold lettering carried out their determination that no one should be neglected, and made their way through the crowd of young folks, introducing partners, looking over programmes, and generally showing that delightful solicitude for the happiness of their guests which is the hallmark of the sterling Toronto girl. One beautiful young matron, Mrs. Herbert Porter, was the only married guest, beside the patronesses, and she looked most attractive in a pale blue satin gown. Some of the debutantes at the dance were Miss Dorothy Marks, Miss Muriel Bicknell, Miss Ruth Alley, the Misses White, the Misses Phillips, Miss Eva McGregor, Miss Lila Wilson, Miss Frances Gardiner, the Misses Hambourg, Miss Nell Fisken, Miss Jessie Ferguson, Miss Mary Kersteman, Miss Elsie Jac's, Miss Jean Bellingham, Miss Howe, Miss Hazel Brown, Miss Carrick, Miss Viola Chaplin, of St. Catharines, Miss Robinson, Miss Bertha McKee, Miss Langley, Miss Bigwood. Miss Garden

came in from a dinner at Chudleigh, with Mr. Kelly Evans, other men being Mr. John Cowan, Mr. George Watson, Mr. Uzziel Ogden, Mr. Prime, Mr. Boris Hamblin, Mr. Winfield Sifton, Mr. Walter Webster, Mr. Johnson of London, England, Mr. Gordon Mills, Mr. Murra Wilson, Mr. Alain Murray, Mr. R. Ramsay, Mr. Jackes, Mr. B. Langmuir, Mr. George Kappelle, Mr. R. Hartagy, Mr. Norman McLaughlin, Mr. V. Gordon, Mr. Walter Scott, Mr. McCormick, Mr. Murphy, Mr. Dykes, Mr. Crawford, Mr. Howe, Mr. Edgar Lennox, Mr. Townsend, Mr. Henderson, Mr. Galbraith, Mr. Ireland; and a few of the girls besides the debutantes were Miss Evelyn Taylor, Miss Bethune, Miss Gladys Eastwood, Miss Mab Horrocks, Miss Maud Weir, Miss Marion McIndoe, Miss Mary Walton, Miss Grace Webster, Miss Edith Wilson, Miss Knox, the Misses Brush, and many others. Supper was served at eleven in the banquet hall, which has been newly decorated, and looks very smart. The buffet was centred with a mirror, on which was arranged a silver bowl of daffodils, the same blooms with fern fronds edging the mirror and silver candelabra with green and silver shades, shedding a mellow light from many candles. The effect was precisely right for debutante supper, and the menu was dainty and appetising. Everyone knows how excellent is the dance floor at the Metropolitan, and the music was also of the best. It was a most successful dance.

Mrs. and Miss Doolittle received for the first time on Monday and Tuesday of this week at 619 Sherbourne Street, recently purchased as a family residence. The reception room was cosy with grate fire of logs, and in the dining-room, Mrs. Boyce Thompson poured tea on Tuesday, and Miss Muriel Walker and Miss Hazel Nicholls waited on the visitors. A hearth fire of logs in the large square hall added to the Christmas decorations of cedar wreaths and poinsettias gave a very bright effect.

Mr. R. S. Williams, manager of the Bank of Commerce at Goderich, was in town for a few days last week.

Mrs. Henry Williamson gave a very jolly tea at the Metropolitan last Saturday for her niece Miss Frances Gardiner, one of last season's prettiest debutantes. Mrs. Williamson was an invalid during Miss Gardiner's first season, and Saturday's tea was the first festivity she was able to arrange for her niece. It was largely attended, and a great number of men turned up. Mrs. Williamson wore a handsome black gown and carried a bouquet of roses, and Miss Gardiner was in blue, with Paisley bordering, and had several bouquets. The tea table was arranged in the ball room, and done in primrose tones with primrose shaded candles. A few old friends of the hostess were invited with the young people, and the girls assisting were Miss Edna Cromarty, Miss Mab Horrocks, Miss Bowes, Miss Dot McCausland, Miss McLean and Miss Ione Heintzman, who were presented with bouquets of roses by Mrs. Williamson.

Mrs. Elwood Moore is visiting her mother Mrs. Reynolds at the Alexandra.

The marriage of Mr. Sydney Hope Thompson, of Shirley, Alberta, and Miss Mary Louise Campbell, second daughter of Mrs. William A. Campbell, of Woodstock, took place on Dec. 28, in St. Paul's Church, Woodstock, Rev. T. G. Wallace officiating. The bride wore her travelling dress of green cloth and velvet toque, and was brought in and given away by her brother, Mr. W. A. Campbell, of Winnipeg. Her sisters, Miss Katherine and Miss Frances Campbell, were bridesmaids, and Rev. Charles Saunders of St. John's Church, Brantford, was best man. Mrs. Campbell gave a reception after the wedding, and Mr. and Mrs. Thompson left later on for a short bridal trip before going to their home in the West.

Mrs. John T. Wallace, Brantford, announces the engagement of her daughter, Miss Helen Cameron Wallace, and Mr. James Gordon Scarfe, son of the late Sheriff Scarfe. Also the engagement of her niece, Miss Marjorie Fleming McBean, of Sarnia, and Mr. A. Sinclair Towers, Manager Bank of Toronto at Brantford. All the young people are very popular members of Brantford society.

Cards were out on Tuesday for the second dance at Government House, which will be held on January 27, from nine to one o'clock.

Mrs. Frederick C. Lee, Glenview Apartments, received on Monday afternoon for the first time since her marriage, and was assisted by her sister, Mrs. Berry, a bride of last year. Miss Wallbridge assisted in the tea-room.

Mrs. W. R. Macdonald, who recently returned to Toronto, will receive at 18 Queen's Court, next Monday afternoon. Queen's Court is the new apartment house at the north end of Jarvis street.

On Thursday, Mrs. Hugh Calderwood gave a luncheon for Miss Jette Vickers, who is out on a visit to Mrs. Playfair McMurrich.

Four dances next week and grand opera should keep people fairly busy.

The engagement is announced of Miss Tissy Woodman, only daughter of Mr. and Mrs. E. Woodman, Olds, Alberta, and Mr. Laurie H. Smith, of Toronto. The wedding will take place in the early spring.

Mrs. P. A. McCallum gave a very pleasant tea in her suite at the King Edward on January 5, her sister, Mrs. Moore, of St. Catharines, receiving with her, the pretty pair of young matrons looking their nicest in dainty light gowns. The tea-table was decorated with a tall vase brimming with Richmond roses, and a very pretty idea

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Social Events

Jan. 14—Silver wedding, Mr. and Mrs. Randall, 188 Albany Ave.
 " 16—Tea, Mrs. F. W. Broughall.
 " 16—Dance, Mrs. Copeland, Metropolitan.
 " 17—Dance, Mrs. Weston Brock, McConkey's.
 " 17—House dance, Mrs. Sparling, for her niece, Miss Brown.
 " 18—Tea, Miss Mitchell, for Miss Borland, of Pittsburg.
 " 19—Dance, Toronto A. A. Club, McConkey's.
 " 19 and 20—Teas, Mrs. Howitt and Mrs. Scarth, Carlton St.
 " 23—Small house dance, Miss Chaplin.
 " 25—Dance, Mrs. Phillips, for the Misses Phillips.
 " 26—Dance, Mrs. Gordon Gooderham, Metropolitan, for Miss Enid Alexander.
 " 26—Dance, Mrs. Robert Watson, 234 St. George St.
 " 27—Dance, Government House.

Social and Personal.

MANY bright young folks have been looking forward to Miss Madeline O'Brian's dance on January 20, and were greatly disappointed at its postponement, while sympathising with the family in the loss of Mr. O'Brian's father, Judge O'Brian, who died on Tuesday at the advanced age of ninety-one. The tea for which Mrs. O'Brian had sent out cards was also indefinitely postponed. It was to have been given last Thursday.

The banner dance of the year was that given on January 6 in the King Edward by the president and members of the Toronto Hunt Polo Club, both by reason of the smartness of the guests, the brilliancy of the "pink" and uniforms worn by the men, and the liberality of the committee in the matter of music and supper arrangements. The president, Mr. Alfred Beardmore, with Mrs. Victor Williams, and the handsome colonel himself, who is an ex-president of the club, formed a dashing reception party in the banquet hall, Mrs. Williams looking particularly well in a pale pink and silver gown, with a bandeau of silver holding one pink rose on the side of her coiffure. His Honor the Lieutenant-Governor and Mrs. Gibson, Miss Meta Gibson, Major Shanley and Mrs. Sydney Fellows composed the Government House party. Mrs. Gibson wore black velvet with steel embroideries and a tiara of diamonds. Miss Meta wore white *crepe de soie* with a black osprey in her coiffure. The orchestra was large and inspiring, play quite the best programme heard this season, and as the young set were not in the majority as usual, there was plenty of room to enjoy the dances to the utmost. In fact, this ball had the flavor of the good times when the married people took their assured place and led the revels, and it didn't take long for the royal sporting flavor to permeate and give the dance that tone of hearty happiness which is so seldom allowed to rule nowadays. There was much fun and witty repartee and cosy chatting *tete-a-tete*, and excursions into the ballroom for a round or two, and quite artistic compliments were paid by men who have not forgotten the art. The only old-time touch lacking was flowers. In olden days every belle had her bouquet, but nowadays, except for a bud, one seldom sees the fragrant burdens. Beauties can't be bothered with them. All the lovely young matrons were on hand in their most bewitching gowns and smiles, and some of the gowns were truly Parisian. The belle, one man assured me, was Mrs. Ross Gooderham, who was in white satin touched with silver, and a splendid osprey in her coiffure. Sir Donald and Lady Mann were acknowledging good wishes on all hands, Lady Mann in a beautiful black gown relieved with white. The Misses Joyce and Winifred Plummer, who came with their brother, Mr. Tom Plummer, of Sylvan Tower, were gladly welcomed back after a year's seclusion, and looked very attractive in white and black. Mr. Eddie Cronyn and several other hosts brought beauty dinner parties to the dance. Judge and Mrs. Phippen had Mrs. Clark, of Winnipeg, Mrs. Phippen's sister, and Dr. Gilmore, also of Winnipeg, in their party, of which Miss Edna is always the radiant star. Senator and Mrs. Melvin Jones, the latter in a lovely gown of pale blue satin, the bodice blazing with jewels; Mr. and Mrs. D. W. Alexander, the latter in rose satin with diamond buttons and beautiful lace; Mr. and Mrs. Cecil Gibson, the latter in a French gown of coral, veiled with black, and encrusted with jewelled embroideries; Mr. and Mrs. Harry Osborne, the latter in cloth of silver veiled in dull blue chiffon; Mr. and Mrs. Ewart Osborne, the latter in mauve satin; Mr. and Mrs. Burton Holland, the latter in emerald and gold; Mr. and Mrs. Lally McCarthy, the latter in black and gold, with a bouquet of orchids; Mr. and Mrs. Henri Suydam, the latter in a stunning gown of white and gold, bordered with ermine; Mr. and Mrs. Dixon, the latter also in white and gold, the rose embroideries particularly handsome; Mr. George Evans, looking very well in blue satin, embroidered in gold. Mrs. G. P. Magnan, in her most becoming pale blue frock; Mrs. Villiers Sankey, in a smart black gown; Mr. and Mrs. G. A. Case, the latter in lavender with diamond ornaments; Captain and Mrs. Van Straubenzee, the latter particularly attractive in a soft tone of blue chiffon; Mr. and Mrs. Allen Case,

the latter in palest blue satin; Mr. and Mrs. Edmund Bristol, the latter in a stunning rose shaded gown, with diamonds; Hon. R. L. and Mrs. Borden, the latter in black lace over satin and jet; Mr. and Mrs. Harry Patterson, the latter in dark green, with gold; Mr. and Mrs. Harry Strathy, the latter in white satin; Mr. and Mrs. R. J. Christie, the latter in black and silver; Mr. and Sanford Smith, the latter in black satin, with a band of turquoise in her coiffure matching her pretty blue eyes; Mr. and Mrs. Weston Brock, the latter in black touched with silver, and presenting her daughter, Miss Frances Cotton, on her debut; Mr. and Mrs. Arthur Pepler, the lady looking very well in pale blue with white lace; Mr. and Mrs. Murray Alexander, the latter in white lace, with Dresden bands; Mr. and Mrs. Rud Marshall, the latter very pretty in a lovely pink and blue gown; Mr. and Mrs. Agar Adamson, the latter in white lace over pink; Mr. and Mrs. Arthur Vankoughnet, the latter in grey and silver; Mr. and Mrs. Arthur Hills, the latter in black, lightened with embroideries of steel; Mr. and Mrs. George H. Hees, the lady in pink, with profusion of white lace and pink coral ornaments; Mr. and Mrs. de Leign Wilson, the lady in white satin and pearls; Mr. and Mrs. Herbert Cox, the lady in pale pink; Mrs. Cawthra Mulock in white satin veiled with ninon, with diamonds; Mrs. Gwyn Francis, in a lovely French frock; Mr. and Mrs. R. S. Copeland and Miss Gehl, of New York; Mr. and the Misses Chapman, Major Carpenter, Mayor Geary, Colonel Chadwick, Mr. Gilman, Mr. Jan and Miss Lubia Hambourg, Mrs. Walter Barwick, Mrs. Mackelcan and Miss Dunlop, Mr. Jack Phippen, Mr. Harold Suydam, Miss Brouse, Miss Marjory Brouse, Miss Patti Warren, Miss Heilmuth, Miss Maud MacLean, Miss Delia Davies, Miss Mary Campbell, Miss L. Crowther, Miss Sankey, Miss Maud Weir, Miss Eleanor Mackenzie, Miss Coady, Miss Muriel Jarvis, Mr. Sinclair, Miss Phyllis Moffat, Mr. and Mrs. Jack Mackellar and Mrs. Laidlow of New York, Miss Isabel Saunders, Mrs. Hammond, in a jettied gown and coiffure band, Miss Braithwaite, Miss Kingsford, Miss Morrison, the Misses Garden, Miss Carr, Miss Violet Lee in white satin, Mr. and Mrs. James Worts, Mr. Sutherland, Miss White, Mrs. Arnoldi, Mr. and Mrs. Eade Chadwick, Mrs. Frank Johnston, Miss Cross, Mr. and Mrs. Jack Lyon, Dr. and Mrs. McPherson, Mr. Ross, Mrs. and Miss McBrien, Miss Gladys Edwards, Mrs. W. R. Johnston, Mr. Clarence Bogert, Mr. Frank McCarthy, Mr. and Miss Yvonne Nordheimer, Mr. George Beardmore, Major Bickford, Mr. Ridley Wylie, Mr. Allen Taylor. Supper was served in the cafe, the hotel musicians playing in the gallery, and a table of honor being arranged at the south end of the room, where His Honor and Mrs. Williams, Mrs. Gibson and Mr. Alfred Beardmore and prominent members of the Toronto Hunt and their ladies were seated. There was room for all the guests to be seated at one service, and when the dainty repast was concluded, the orchestra played some popular old songs, and many of the guests rendered a fine chorus. The hearty tone of good comradeship, added to the many other unique charms of this ball made it an event which all the guests will long remember.

Last Saturday afternoon, the marriage of Miss Norah Niven, daughter of Dr. J. S. Niven of London, Ont., and Mr. A. O. Torrance Beardmore, elder son of Mr. Alfred Beardmore, was celebrated in St. Paul's Cathedral, London, Ven. Archdeacon Mackenzie of Brantford, performing the ceremony. Dr. Niven brought in his daughter and gave her away, and very charming she looked in her rich satin *robe des noces*, touched with silver and trimmed with rose point. She wore a tulle veil and orange blossoms, and carried an Empire shower of white orchids and lily of the valley. Miss Nancy Niven was her sister's maid of honor, Miss Dorothy Beardmore, sister of the groom and Miss Mary Labatt were bridesmaids, and Miss Frances Reeves was flower girl. Mr. Gordon Beardmore was best man. The ushers were Mr. Archie Macdonald, cousin of the groom, Mr. Hugh Labatt, Mr. Gordon Temple and Dr. Pardee Bucke. Mr. and Mrs. Torrance Beardmore went to New York for their honeymoon, and will make their home in Acton, where Mr. and Mrs. Williams Beardmore have lived so happily since their marriage. The bride went away in a travelling costume of Copenhagen blue, with hat to match and a set of black wolf furs. The bridal party were entertained at dinner and had an informal dance at the London Hunt Club House.

Mrs. A. D. Stewart is visiting her brother, General Otter in Ottawa. Miss Macdonald, of Goderich, is visiting Mrs. Charles Cambie.

The marriage of Miss Aileen Mary Kertland, daughter of Mr. M. Kertland, and Mr. Charles Pangman, son of Mrs. Edward Pangman, 33 Elgin Avenue, will be celebrated in St. Luke's Church on February 2. The wedding will be a very quiet one.

Much gratitude is felt by all connected with St. Simon's church, for the bequest from the late lamented Mrs. E. B. Osler, of Craigleugh, of twenty thousand dollars. Mr. and Mrs. Osler were staunch supporters of St. Simon's, since it foundations were laid, and held the love and esteem of every member of the congregation.

Mr. Claude Bryan is sailing for England by the Lusitania on January 18.

Dr. Eccleston sailed last week by the Campania for London, to take a special course in surgery and medicine. Mr. Herbert Ecclestone is attending the Art Students' League in New York.

Mrs. Tom Wood held her first reception in her newly decorated home in Bloor St., East, and will receive again next Monday. Miss Raphael is visiting her sister, Mrs. Wood.

Miss Grace Smith returned to town last week, after having spent the Christmas vacation at Rideau Hall, the guest of Their Excellencies, the Governor-General and Countess Grey.

Miss Beatrice Delamer's Toronto debut on the concert stage takes place on Monday week, when she will sing the Jan Hambourg trio in Conservatory of Music Hall, it with the Jan Hambourg trio in Conservatory of Music Hall. It will be an interesting musical event, to which everyone wishes success.

A great turnout of the smart set, military and otherwise, witnessed the first game of the officers' indoor baseball series last Saturday night. Refreshments were served in the Mess Room and Mrs. Cotton, Mrs. Campbell Macdonald and Mrs. Alexander of Bon Accord were hostesses.

The very much lamented death of little Miss Jessie Irene Thompson, only daughter of Mr. S. Thompson of the Prince George, which occurred last Sunday at the

home of her grandfather, Mr. Winnett, Beverly street, has cast a gloom over a large circle by whom the dear little girl was tenderly loved. Sincere sympathy is with the bereaved ones, from hosts of friends. Mr. and Mrs. Winnett and Mrs. Thompson were on the point of going abroad when the child sickened with scarlet fever and shortly succumbed.

The new galleries were the Mecca of many an art lover last Friday evening when the private view of the foreign pictures was *en train*. The exhibition proved well worth while.

London the less has also a new knight and lady, both well known and highly esteemed. Sir George Christie Gibbons and Lady Gibbons have many warm friends in Toronto, and their son George took his beautiful wife from Craigleugh, she being the youngest daughter of Mr. E. B. Osler. Sir George has done valuable work for Canada, and everyone hopes he and Lady Gibbons may long enjoy their honors.

Mr. and Mrs. Gurney and a family party are going abroad next month.

Mrs. and Miss Flavelle are in the South. Mrs. and Miss Clute have sailed from Southern Europe. Mrs. W. H. Cawthra has gone to England. Sir Alan and Lady Aylesworth have returned to Ottawa. Miss Jette Vickers has been laid up with grippe, but is now much better. Mr. and Mrs. Campbell Walker returned last week from Hamilton.

Mr. and Mrs. George Pepall announce the engagement of their daughter Maud Patterson to Dr. Ray Cathey Lowrey of Englehart.

Mr. and Mrs. Edward M. Byrne are at St. George Apartments, where Mrs. Byrne will receive on the fourth Tuesday of each month.

Mrs. Herbert Locke received for the first time since her marriage, with her mother, Mrs. Anthes, at 119 Dowling avenue, on Thursday afternoon and evening.

L'Alliance Francaise will meet this evening at 8.15 and discuss the relative merits of English and French education. Music and charades will form part of the evening's programme.

Mrs. Osmond Petman (Clara Foy) held her postnuptial reception yesterday at the residence of her mother, Mrs. John Foy, 40 Bloor street west.

The following ladies and gentlemen had the honor of being invited to dine at Government House on Saturday evening: Hon. Senator and Mrs. Gibson, Mr. and Mrs. Edmund Bristol, Mr. Claude Macdonell, Miss Macdonell, Mr. and Mrs. R. Blain, Mr. and Mrs. Hugh Guthrie, Mr. and Mrs. Lloyd-Harris, Mr. and Mrs. W. M. German, Hon. W. J. and Mrs. Hanna, Mr. and Mrs. James Scott, Lieut.-Col. and Mrs. Moodie, Mr. and Mrs. W. C. Hawkins, Mr. and Mrs. Alex. Laird, Mr. and Mrs. Miller Lash, Mr. and Mrs. Frank Denton, Mr. and Mrs. G. H. Levy, Lieut.-Col. the Hon. A. J. Matheson, Miss Hendrie, Mr. and Mrs. J. C. Eaton, Mr. and Mrs. W. S. Morden, Col. and Mrs. G. Sterling Ryerson, Mr. W. H. Brouse, Major A. H. Macdonell.

The title bestowed upon Mrs. Thomas Tait, now Sir Thomas Tait, has been earned in the antipodes, by able administration and reforms in railway management which worked wonders. Lady Tait, only daughter of Mr. and Mrs. G. R. R. Cockburn, has borne her fair share of the duties attending her husband's onerous position, and has entertained at their beautiful home near Melbourne in a way only possible to the born hostess. Her attractive presence and cultured mind, quick sense of humor and gift for languages with perfect *savoir faire*, have combined to distinguish her social career. Friends in Toronto will be very glad to welcome her back.

Mrs. Madeline Yale Wynne, daughter of Linus Yale, inventor of the Yale lock, studied art and became a writer of magazine articles and stories, but found a greater attraction in the specialty of hand-wrought metals and has practically devoted her life to this work. Mrs. Wynne lives in Chicago, and is president of an arts and crafts society.

WHEN Marshal MacMahon was president of the French Republic, an incident occurred which illustrates the Frenchman's love of what is dramatic. A French soldier sat on the summit of a hill overlooking a garrison town; his horse was picketed close by; the man was smoking leisurely, and from time to time he glanced from the esplanade to a big official envelope he held in his hand. A comrade passed by and asked: "What are you doing here?" "I am bearing the President's pardon for our friend Flichmann, who is to be shot this morning," replied the smoker, calmly, without changing his comfortable attitude. "Well, then, you should hurry along with your pardon," admonished his comrade. "Ah, no!" exclaimed the other, in some indignation; "see, there is hardly a soul yet on the esplanade, and the firing platoon has not even been formed. You surely would not have me rob my appearance of all dramatic effect, my friend!"

REPRESENTATIVE WILLIAM W. WILSON, of Illinois, and representative John D. Dwight, of New York, the Republican "whip," met in the Capitol corridor. "How large was your majority?" asked Mr. Dwight of his Republican colleague. "Fifty-seven," answered the Illinois member. "Pretty close shave, eh?" observed the "whip." "Do you know?" said Mr. Wilson, confidentially, "I've got an idea that any Republican who got more than a majority of fifty-seven in the last election did it by bribery and corruption."



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PRINCESS VICTORIA LOUISE,
 The daughter of the Kaiser and Kaiserin of Germany,
 who will attend the Coronation of King George. She
 is nineteen years old.

Comrades.

WHERE are the friends that I knew in my Maying,
 In the days of my youth, in the first of my roaming?
 We were dear; we were leal; O, far we went straying:
 Now never a heart to my heart comes homing!

Where is he now, the dark boy slender
 Who taught me bare-back, stirrup and reins?
 I loved him; he loved me; my beautiful, tender
 Tamer of horses on grass-grown plains.

Where is he now whose eyes swam brighter,
 Softer than love, in his turbulent charms;
 Who taught me to strike, and to fall, dear fighter,
 And gathered me up in his boyhood arms;
 Taught me the rifle, and with me went riding,
 Suppled my limbs to the horseman's war;
 Where is he now, for whom my heart's bidding,
 Biding—but he rides far?

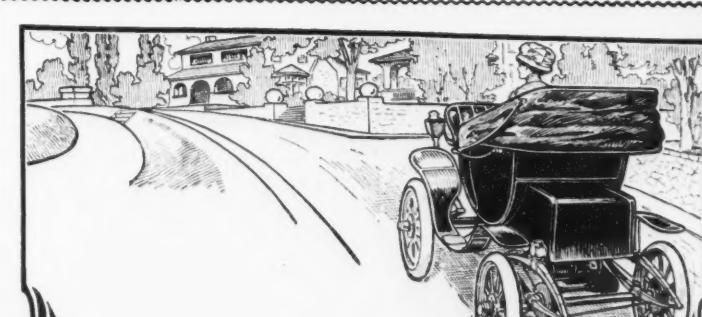
O love that passes the love of woman!
 Who that hath felt it shall ever forget,
 When the breath of life with a throb turns human,
 And a lad's heart is to a lad's heart set?
 Ever, forever, lover and rover—

They shall cling nor each from other shall part
 Till the reign of the stars in the heavens be over,
 And life is dust in each faithful heart!

They are dead, the American grasses under;
 There is no one now who presses my side;
 By the African chotts I am riding asunder,
 And with great joy ride I the last great ride,
 I am fay; I am fain of sudden dying;
 Thousands of miles there is no one near;
 And my heart—all the night it is crying, crying
 In the bosoms of dead lads darling-dear.

Hearts of my music—them dark earth covers;
 Comrades to die, and to die for, were they—
 In the width of the world there were no such rovers
 Back to back, breast to breast, it was ours to stay;
 And the highest on earth was the vow that we cherished,
 To spur forth from the crowd and come back never
 more,
 And to ride in the track of great souls perished
 Till the nests of the lark shall roof us o'er.

Yet lingers a horseman on Altai highlands,
 Who hath joy of me, riding the Tartar glissade;
 And one, far faring o'er orient islands
 Whose blood yet glints with my blade's accolade;
 North, west, east, I fling you my last hallooing,
 Last love to the breasts where my own has bled;
 Through the reach of the desert my soul leaps pursuing
 My star where it rises a Star of the Dead.



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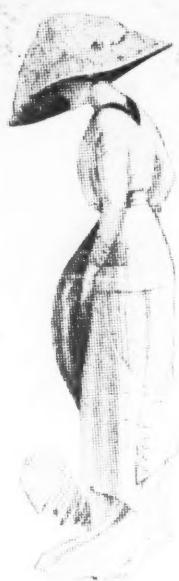
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 sixteen years old, and will be present at the corona-
 tion of King George.

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with the people
who gave your
husband cigars for
Christmas. Of
course he is smoking
them all over
the house, but never
mind, they will
soon be finished,
and then you
send your smoke-
laden curtains,
drapes, and portières
to Fountain the
cleaner. For
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TORONTO.



HOW we fly to our furs at the first nip in the air, and how pleased we are to twine them round us, how ever unwelcome winter may be in other respects! It is very much a case of "twining" just now, for the fur stoles, probably to compete with the muffs, are getting wider and wider. The stole we considered ample a year ago seems insignificant now, and the muff we supposed immense a mere pygmy. A girl I know has freshened her last winter's seal set most cleverly. The edges of her stole and muff had suffered, and so she thought herself of giving to both of them a border of a really marvellous imitation Persian lamb. Not only are stole and muff now much wider, but infinitely superior in effect. I have an idea that the suit of fur, a thing often seen in Paris than in London, might be evolved rather well from fabrics which simulate furs, or that a suit of, say, velveteen, might be trimmed with imitation Persian lamb, or mole cloth with the equally wonderful imitation moleskin.

* * *

THEN, to talk of costly things, have you noticed how very much the element of design is entering into the composition of the fur set, how an ermine set is almost sure to be cunningly planned with borders of skunk, fox, or even moleskin? Apropos of this, very soft and charming is the union of tailless ermine and smoked fox. Admirable, too, is the merging of ermine and moleskin, but not so effective as when the bordering fur is of the fluffy long-haired description. Another new and delightful idea is the using of white and black foxskins together. A very notable set had the muff of black fox, bordered each side with white, and in the stole the white fox skins crossed from shoulder to shoulder at the back. The sable stole, an item now only to be bought by the wealthy, is still occasionally made wide on the shoulder after the pelerine idea, but is more often arranged as a long, wide and straight scarf, and is frequently lined with ermine. The tails with which formerly the sable stole was profusely adorned are now relegated to the ends of the stole, whilst the ermine lining, if there be one, will probably have its tails also reserved to decorate the ends only, where they are sewn flat on the fur. This is altogether a good idea, in my opinion, as I have never thought ermine tails dangle successfully. With regard to the fur trimming of coats, as apart from the fur set, have you noticed how popular is the "high to the neck" build of coat finished with a close, cosy line of fur about the throat? Several of the velvet suits I have seen have this cosy, picturesque touch. Indeed, what with big muffs and stoles, and hats that, like a helmet, protect the whole head, cosiness forms a conspicuous feature of the present day fashions.

* * *

A N evening coat that I admired was of Persian blue charmeuse, and had, right up to the chin, a line of chinchilla, which was, of course, echoed at the wrist, and massive motifs of chinchilla grey embroidery fastening the coat to the side. I am much enamored of the motif matching the fur, although it is not at the moment a conspicuous feature. Many of the fur and velvet coats are also cut high to the neck, with generally a side fastening, this giving them something of the Russian air, especially when the line of fur encircling the coat is carried down to border the double-breasted effect and is finished with lovely buttons, or else occasional square motifs to serve the same end. Fashion will occasionally indulge in extremes, and many of the long coats have long, bold, draped revers. The "happy medium" is at the moment conspicuous by its absence where details are concerned, these in many cases being daring, even when the principal garment is governed by the spirit of moderation. A girl who garbs herself in a ducous suit of serge, which is sufficiently roomy in the skirt to permit her to walk easily, will throw over it a monstrously big fur set, will wear an immensely wide hat, and will carry a handbag dangling from extraordinarily long, plaited cord handles, handles which indeed permit of the bag being slung over the shoulder to take care of itself.

* * *

THOUGH the leading Paris dressmakers and milliners launch the majority of their season's models at the beginning of the spring and the autumn, their fertility is constantly creating some new surprise for us throughout the year. We notice every fresh attempt on the part of these important establishments, either at the races and roller skating rinks or at the afternoon bridge receptions and dress rehearsals. Of late, a novel arrangement of jet for evening wear has come to the fore, and I noted the revival of jet trimmings and tunics, a fashion that has been discarded since the last twelve or fourteen months. But a skilful Paris couturier has again introduced the spangled and fringed tunic, and, judging from the way this material is now adopted, there is every reason to believe that jet will once more become first favorite. The dress that created somewhat of a sensation at this particular dress rehearsal was in cerise Liberty satin veiled with pink mouseline de soie. The muslin was covered in its turn with the fringed jet tunic. The novel effect here consisted of a gold tulip scarf fringed with gold beads draped round the figure *a la Carmen*. In this manner one side of the black and pink bodice was not veiled with the gold. The combination of these four thin materials in different colorings was exquisite.

* * *

A FROCK I saw the other day was of charmeuse right away down to a point midway between the knee and the instep, whence it was bordered with black velvet headed by skunk. Worthy of note, too, is an all-in-one frock of white *crepe de chine*, striped with black velvet, bordered from a little below the knees with plain black velvet, this, of course, repeated on the bodice. Then the exclusive couturier is blending Ottoman silk and velvet, a blending one might expect to be heavy if it were not for the extreme simplicity and skimpiness of the build of both frocks and tailor suits at the moment. A frock of dark green Ottoman silk was bordered with dark green velvet, and owned a coat of the velvet with skin bordering the base of the sleeves and outlining the neck. The coat was cut high in the double-breasted fashion, a characteristic of which I have a word to say. This making of a coat high to the neck, which I have noticed in both tailor suits and big evening coats, is another instance

of the desire to get away from the expected. In the latter case I consider it a very sensible move and a reform as well, the result being most becoming when the *tour de cou* is of chinchilla or ermine. Failing fur, I have known a velvet, a satin, or even a cloth coat finished by a stole cravat of the throw over kind, made of the fabric of the oak. That the ends were prettily fringed and weighted will go without saying. This high to the neck build has a pleasant harmony of line with the side fastening that one sees in so many of the newest coats. A very pretty coat of black velvet, which its owner is using for both day and evening, is trimmed with natural grey opossum. Fastening high to the neck, with just such a stole as I have described of the opossum, the coat is double-breasted, but from the waist wraps so much to the left that the fastening is as far round as the side line of the figure. The fastening consists of a row of good sized braided buttons over which slip loops of rat tail, reaching to the base of the coat. It is lined with satin in a lovely shade of pink, almost salmon, and round the edge of this lining runs a plait of silver Russian braid, a very pretty finish. Another means by which exclusive fashion strikes a different note is the substituting of crepe satin for the ordinary kind. I am not at all sure that the crepe satin is as beautiful as the plain, but it is a change and more expensive, and therefore not so accessible to all. I saw a rather good coat and skirt recently in black crepe satin, but I attributed most of its elegance to the very slim figure of its wearer.

* * *

THE Parisian is just now varying the black velvet which is universal in Paris, by calling into use velvets, striped and patterned. I might describe as rather typical a princess frock of striped black and green velvet, bordered with plain black velvet, this headed by black fox. In another case a tunic of plain black velvet overhung a short skirt of striped black and cerise velvet, the cerise being repeated in the revers of cerise satin, overlaid with oxidized lace, while the double chemisette was formed of cerise chiffon and oxidized lace. This would be an ideal skating frock. Then the velvet for evening wear is so often now in the form of brocade velvet, the pattern in velvet rising from a groundwork of satin or gauze interwoven with silver or gold.

Fabrics of this sort belong to the costly order of things, but then those who must have something different from the many must expect to pay the price. In some frocks, velvet and satin are being blended in a very new way. A tunic of velvet may overhang a skirt of charmeuse, the latter being bordered with fur.

* * *

I AM rather surprised that the touch of vivid color which may be so charmingly effective in a black toilette is not more usual. The other day I met a girl in the all pervading black, whose wide black silk beaver hat was encircled with long, curving, very beautiful tail plumes, which started from a rosette shaped motif, formed evidently from the same kind of plumage in front. Another very elegant girl was dressed in the deepest purple, and wore a hat of fluffy beaver, round which rested delightfully ragged chrysanthemums in three shades, purple, deep and light mauve. The touch of color in a very dark or black effect can scarcely be better or more seasonably expressed just now than by chrysanthemums. Charming, too, was a hat of black charmeuse with a velvet brim, surrounded with chrysanthemums in deep pink, pale pink and grey. This hat may be worn very becomingly with an all-black frock and an ermine set.



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Murray-Kay Lingeries have little in common with the white-wear ordinarily sold. Importations from noted Parisian, Belgian and Austrian makers are largely represented in our stock. For the rest we depend almost entirely on our own workrooms, where we produce dainty undergarments exclusive in design, with careful attention to the little details of cut, finish and trimming that go to make perfection. In even the lowest priced of these garments the materials are of superior quality.

The wonderful variety of design, trimming and price available in every item of whitewear we make is well indicated by this partial list of Nightgowns:

NIGHTGOWNS at \$1.25—Low neck, three-quarter sleeves, slip-over style; neck and sleeves finished with heavy linen lace, run with dainty colored silk ribbons or Val lace and Val insertion run with ribbons, or same style finished with good quality of embroidery edging and ribbon. All sizes \$1.25

NIGHTGOWNS at \$1.50—A style, high neck; open V shape front, yoke of fine Swiss all-over embroidery finished with dainty Val lace and Val insertion, finished with fine Val lace, beading and ribbon, neck finished with pretty ribbon bows, also square neck, slip-over style with handsome embroidery insertion and beading. Close three-quarter sleeves. Each \$1.50

NIGHTGOWNS at \$1.00—Several styles, all very handsome. In one the yokes, back and front, are made of a beautiful Swiss embroidery. The sleeves also are made entirely of the same embroidery elaborately trimmed with ribbons. In another the front is made of an exquisite combination of Val lace and Swiss insertion, finished with a foot of yoke with broad embroidery heading and ribbon. The sleeves are prettily trimmed to match the yoke. A similar style is made entirely with Val lace and Val insertion. The sleeves being made entirely of rows of Val insertion, trimmed with dainty colored ribbons. Each \$1.00

There are other styles too numerous to describe at \$1.75, \$2.25, \$3.00, \$3.75, \$5.00, \$5.25, \$6.00, \$6.50 and up to \$12.00.

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has rare food value. Splendid for children.
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**Pearling in the
Tropics**
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A FLAVOR of romance always clings about pearl diving. It raises in the mind pictures of manifold danger—typhoons, sharks, octopus, and all the perils of the deep, counter-balanced by the prospect of a prize which will compensate for all the danger braved. As a matter of fact, from the inside, pearl diving is an industry pure and simple, just like coal mining. The risks are exaggerated, or at any rate modern appliances have minimised them. The profits are also exaggerated. Nowadays the grounds are well known and preserved, and the season's harvest may be calculated with a fair amount of certainty. Of course, unlooked for prizes do come, but they are so few and far between that they are scarcely taken into account.

Also the old halo of romance has now gone, never to return. Pearl fishing is a prosaic, even a sordid, business. Like the search for most other precious things nowadays, the search for pearls is not a theme for the poet or even for the descriptive writer.

The principal pearl grounds today are the Straits of Manar between Ceylon and India, and the East Indian Seas as far south as the north coast of Australia. The latter are the most prolific, because they are greater in extent, and have been worked for a shorter time.

Twenty-five years ago the various spheres of influence in the East were unsettled, and the pearl divers ran risks, not so much from the deep, as from the sudden appearance of a Dutch gunboat from Java, who declared that they were poaching in Dutch waters, and carried them off to Batavia, to rot in a fever stricken gaol, or, as an equally bad alternative, to die in a convict gang making roads through the jungle. Out of sight out of mind, and a handful of reckless poachers could not hope to come within the cognizance of the British Government.

Now all that is altered. The ocean is surveyed, and each man knows whether he is fishing in Dutch or Japanese or Australian waters. Of course, poaching still goes on, but repeated captures have shown the game to be scarcely worth the candle.

At present the great centre of the pearl industry for the Southern Tropics is at Thursday Island, a little spot between Australia and New Guinea. From here the pearl fleet starts out, and to here it returns that the crews may hold high revel. Thursday Island is probably one of the worst places in the world. Every beach-comber in the Pacific finds his way there ultimately—anyone can get work on a pearl. All the off-scourings of Australia, all the sea-faring refuse of Europe, are represented. Of course, colored folk are in the majority. Japanese, Hindoos, Malays, Dyaks, Kanakas, throng the drinking and opium dens. The Chinese are also well to the fore. They do not go out with the fleet, but own the stores, and the saloons and opium joints, and was fat thereon. The straggling streets lined with garish booths see many strange sights until the monsoon season is over, and the fleet can go to sea again.

The pearl boats are all luggers of from sixteen to twenty tons. There are usually two or three white men aboard in command, and the rest colored—principally Japanese, who are the most skillful divers. They go out to the pearl grounds, and there drop anchor, and proceed to fish. White divers invariably go down in a diving-suit, with one reliable man to pump, and one man to hold the signalling rope. There is a regular code of signalling, by pulling at the rope—one for "slacken," two for "pull up," and so forth. The colored diver, in the main, prefers still to go down naked on a stone-weighted rope, and in the luminous water, scoop what he can into his bag. And it is surprising how long he can stay under water.

Moreover, though the diver in the

regulation suit can, of course, stay under for longer, the native, without any suit at all can, on the average, go deeper than the white man. Why, is an unexplained mystery. Some put it down to lack of imagination.

Sooner or later diving kills a man. An amateur comes up from the shallow water bleeding at the nose and ears, and unable to speak or see. The expert laughs at his plight, and goes deeper and deeper. But generally on this side of forty, he is paralysed, from the pressure. It is a bad life.

Also the suspense is very great. Pearl divers are, as a rule, not a very reliable class of men. Suppose the man at the air pump forgets for a little; or suppose the man at the end of the line has been drunk the night before, and is still befogged. These are the dangers, and they are not very romantic.

Of course there are others. Certainly the giant octopus of fiction is not of much consequence. Still there are sharks who may attack a diver, or what is worse, foul the air tube, or signalling line. And the greatest danger of all is that a jagged lump of coral may cut the air tube through. Luckily, at that depth, drowning is painless and very quick.

And the reward is not great. Unless they are part owners of their lugger, all divers are paid a fixed wage. Certainly it is high, but what chance have they of spending it, save in a Chinese-kept drinking den, or opium joint, or pak-ah-pu saloon in Thursday Island or Port Darwin. They have no chance of embezzling the spoil because all the shell is thrown into bags hung outside the diving suit. They may be handling thousands of pounds, and all the time they are running great risks, to swell the purse of a stay-at-home owner—mostly Chinese. No wonder they are not a very moral class of men.

The pearl oyster is simply a magnified oyster, with a fine shell, and a possibility of a pearl. It is brought up by the sackful, and eventually "rotted down" on some island. This is not a pleasant process. The scene of operations can be smelt for miles away. A pearl is the result of an attack of indigestion formed inside the oyster by the intrusion of a little bit of sand. The oysters are opened, and left to rot in the sun. The stench is awful, but the expectation greater. In the seething mass may be a black pearl, or a pearl-shaped pearl worth "anything upwards," or merely a "seed pearl," such as are sold by the bag, or nothing at all. It is rather bad luck that the same foreign body which produces an almost invaluable pearl, may merely give a "blister pearl," similar in color and large and fantastic in shape, but quite worthless, though to the lay eye far more beautiful. At one time these were thrown away, but now a market is to be found, as they are set in gold as pendants. They are far finer than anything else in the pearl species, and yet they are worth from two-and-six to five shillings. Every pearl is the result of a disease, but to be marketable the disease must have taken a certain form.

Even if there is nothing at all, the shell—"mother of pearl"—is now kept and sold by the ton. In fact it is the shell that brings the bulk of the profits. The luggers go home full of it to the very hatches, while the pearls they have found are all in a little chamois leather bag under the captain's pillow. That is the proportion.

And so when provisions are done, and holds full, and the monsoon drawing near, the luggers converge upon Thursday Island to paint it red until the next season. And perhaps before they go out again some lady in London is wearing the fruits of their toil around her neck.

Some people spend half of their time wondering how they are going to spend the other half.

There is such a thing as making a man too much at home—if he is a married man.

Perhaps the office that seeks the man is no more to be desired than the man who seeks the office.



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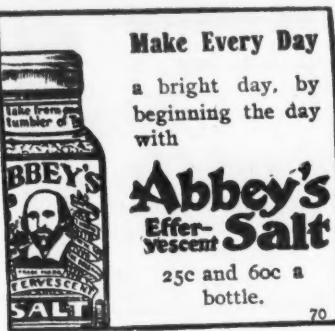
is growing in numbers and power. During the past few years she has made her presence felt in the Toronto business world. You may be surprised to learn that some of the most valuable business and home properties in the City are owned by women. Many of the most enthusiastic purchasers of our residential sites are women buyers, and recently these clients in increasing numbers have entered the larger field of general investment. In recognition of the widening sphere of the woman investor we have organized a special

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which is devoted exclusively to placing before the woman investor sound and profitable investments in residential and industrial property, business locations, market gardens and mortgages entirely secured. No sum is too small to entitle any woman to become a client of this new department. Any amount from a hundred to a thousand dollars can be safely placed to bring adequate returns, and, behind every dollar invested we place our proved reliability and years of successful business enterprise. This Woman's Branch is in charge of a capable and reliable business woman who will be pleased to advise and assist any woman investor who desires to place capital at the greatest advantage, and with the surest security. An interview may be arranged by letter, phone or personal call.

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In homes of refinement,

Windsor Table Salt

has long been the universal favorite for table and culinary use.

17

Meyer's Parlors Events DURING WEEK

Jan. 16—Amethyst Club Dance.
Jan. 17—W. Toronto Euchre Club At Home.
Jan. 18—Old Grey Bonnet Club At Home.
Jan. 19—Cob Web Club Masquerade.
Jan. 20—Second Year Meds. At Home.
Jan. 21—Sunny-side Saturday Club Dance.

A TAXICAB chauffeur was discharged for reckless driving, and so he became a motorman on a trolley line. As he was grumbling over his fallen fortunes, a friend said: "Oh, what's the matter with you? Can't you run over people just as much as ever?" "Yes," the ex-chauffeur replied, "but formerly I could pick and choose."

A FAMOUS actor would never take medicine; and his medical man was often obliged to resort to strategy to impose a dose upon him. There is a play in which the hero is sentenced to drink a cup of poison. The actor in question was playing this character one night, and had given directions to have the cup filled with port wine; but when he came to drink it, what was his horror to find it contained a dose of senna! He could not throw it away, as he had to hold the goblet upside down, to show his persecutors he had drained every drop of it. Our hero drank the medicine; but he never gave his medical man, as was proved at his death, for he died without paying his bill.

nes, Robert Clark and the like. Yet a snob, in reviewing in a journal my volume of collected papers, so kindly fathered by the Right Hon. A. J. Balfour, found fault with my democratic spirit, as if I had been trumpeting abroad a "Jack's as good as his master" doctrine. But the fellow was not a golfer. He did not understand the fine noble spirit of equality for the time being. As to communism in my nature, I have simply thrown away all promotion by being always a consistent conservative. There is no connection whatever between levelling-down communism and levelling-up humanity in golf. For the time golf "throws politics to the dogs."

I am always so pleased when in St. Andrews, now and then, to have a "crack" with the few remaining representative caddies of the old school. Of course I speak in their pure vernacular. Dr. William Tullock, author of the "Life of Tom Morris" shows his good sense by doing the same. And this cue he took from his wife's grand Christopher North natural uncle, Mr. Patrick P. Alexander. So much did Pat—son of the professor of Greek—a distinguished literateur of his day, think of Sandy Pirie, Waty Alexander, Sandy Herd, Georgie Brown and Bob Kirk—the real caddies of old—that he regularly, twice a year, took them to the "Golf Inn" and treated them to a grand supper. The only man who could trip up John Stuart Mill did not lower his dignity—by doing so—he only showed his true humanity.

We never heard of strikes among the caddies of old. They identified themselves with their masters. "We beat him"; "We weren't playin' see well," and such like expressions could only come from men like these. It reminds one of the real type of beadle, who has served three or four ministers in a country parish. Minister and man were one; yet the beadle never intruded by undue familiarity, and the minister lost none of his dignity.

Allan Robertson and Tom Morris were considered gentlemen by all who knew the life-meaning of the word. Mr. John Blackwood points this out in a letter which his daughter quotes in the third volume of the "House of Blackwood."

"Time writes no wrinkles on its azure brow."

As this was said of the sea, it is applicable to the keen golfer. The game has no age.

"Time honored golf! I heard it whispered once

That he who could not play was held a dunce

On old Olympus when it seemed with gods."

No wonder then that clergymen, senators, and professors have embraced the pastime, to keep them from being scheduled by the "gods" as dunces! Old and young are votaries of the sport; the healthy and weak find equal pleasure in the game; and the burly and the spare alike forget their constitutional differences in the enthusiasm of the tussle. A rosy child and a grey-haired veteran enjoy their feeble foozles as much as the brilliant driver of powerful frame. The game is so admirably suited for all, that a "match" is all that is demanded for a glorious set-to. The county gentry, the busy professional men, the industrious tradesmen, and the hard-wrought artisans are equally enamored of the game. The exciting charms gentlemen of all ages, in all weathers, at all times; and experience has proved it to be one of the most fascinating and invigorating of pursuits. Burns could not have had a better illustration for his immortal words:

"The rank is but the guinea stamp, The man's the gowd for a' that." My readers well know the grand match where the true brotherhood of the game was brought out. Two English noblemen, who had learned golf at the Scottish Court, challenged the Duke of York (afterwards King James II.) and any Scotsman he could find, to play a match for a large stake. The prince did not search for a man of Royal blood to help him; he selected as his partner a worthy, working shoemaker. Winning easily, His Royal Highness gave the shoemaker a house in the Canongate of Edinburgh. That was a royal instance of the humanity in golf.

Though I was comparatively poor, when a student at the University of St. Andrews, I was "respected like the lave" because I could easily hold my own with all. There were no patronizing airs shown by the true golfers in the higher ranks of society. The real aristocracy rarely forget the humanity in the game. We find the airs sometimes among snobs and upstarts who go in for pot-hunting and record-breaking; but I never saw them in my student days, when the real game was played.

Yes, there is a strong brotherhood in the game of golf. We never thought of calling any man "Mr." who was golfing. I never thought of writing "Mr." before the name when, in a series of papers in the "Scots Observer," I spoke of George Glennie, John Blackwood, Gilbert Mitchell-In-

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game yet that waz a gowfin bowster. No but that a guid player kens't, an' is prood o't; but he never blows about it.

"Eh! it's a gran' game gowf for latlin' ye see what's in a man." I think the perpetual scoring encourages the boastful spirit. In scoring, one plays against the unknown field—not even an aggregate of human beings, he never thinks of a man at all. But in real golf by holes he is face to face with a living antagonist and him alone.

The human element in golf is brought out by the satisfaction that one feels when an opponent gets into difficulties—he rejoices to see his antagonist's ball buried in a bunker, lost in whins, sunk in the "Burn" or driven into any place where its recovery is difficult. As Allan Robertson once remarked, when his opponent's ball was in an unplayable position in a bunker. "Weel, it appeals to the highest pints in our nature to see our enemy bunkered. In gowf there's nae conscience"—because it is so human.

I can never forget the humanity in the game displayed so enthusiastically by two old men forty years ago. To the very minute the one came down to the links at St. Andrews, and called into James Wilson's shop, "Come on the ground." Whatever was the weather, James would at once throw off his apron; and the two warriors would go out their four holes. They never went farther. For years they played every week-day, counting a ball of meal for each match, and a peck of meal for each hole—duly chalked on the back of James's door; and, at the end the record declared them almost equal. What glorious sport these veterans had! Have we anything like it now in these days of scoring?

It is the brotherhood that beautifies the game; there is no respect of persons; skill reigns supreme. Many a life attachment used to be made on the "green." Golf eclipses all outward games for developing true sociality. No game has an equal charm or the keen golfer of any grade in

\$6000
FOR
SHORT 8 STORIES
\$2000 for the Best Story

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WHAT DOES THIS MEAN?

When a magazine of the standing of the Delineator comes out with \$6,000 for a few stories, and says, "We want them right away," it means that there is a dearth of good stories, and this in turn means that there is a

DEARTH OF COMPETENT WRITERS.

Why is The Delineator at their wits' end to know where to get readable and interesting stories—when thousands of young people all over America are writing stories every week? Just because these thousands of stories are written by aspiring writers who do not know the art—by those who have never learned the profession they are attempting to enter. ELLIS PARKER BUTLER, author of "Pigs is Pigs," says:—"The primary weakness of young writers is inexperience and the inability to handle their business."

THIS IS IT IN A NUTSHELL.

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the golfing scale. The cynic's sneer cannot dampen the spell-bound devotee to the best of games, because the true golfer believes in its humanity:

"And still the Royal game maintains its place,
And will maintain it through each rising race."

Tick, Tock, Twelve o'Clock.

UNCLE SAM incurs considerable expense to return an official reply to the question, "What is the correct time?" To ascertain the instant when it is noon on the seventy-fifth meridian and to send that information broadcast is a costly task.

The true time is daily calculated by the officials at Washington and transmitted by electricity to every important city and town.

About five minutes before the Washington noon the telegraph companies cut off all their regular business, except on lines where they have more than one wire. They then connect all important points, from which there may be numberless ramifications, with an electric wire going into the great clock in the observatory at the national capital, so that all over the country its tickings may be heard.

For the ten seconds just before twelve o'clock there is silence which is broken by the "noon beat." Regular business is then resumed.

In some cities the wires connect with a time ball that drops with the noon beat. The time ball in Washington, placed on a pole over the State, War, and Navy Building, is three feet in diameter and can be seen from all parts of the city. In the big building itself there are a



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EDUCATION IN THE OPEN AIR.
A phase of the benevolent work of the Crippled Children's Driving Society of New York. During the summer the organization, who are for the most part society women, visit institutions for crippled little ones and take the latter driving. It was suggested that the ministrations of the Society be extended into the winter. The health of the little ones has greatly gained thereby. The lady with the white hair is the New York philanthropist, Mrs. Herbert Parsons.

number of clocks that are each day automatically corrected. An electrical device "sets" them, placing hour, minute and second hands exactly vertically at the instant the ball drops.

Although Washington is on the seventy-seventh meridian, the noon hour is for convenience computed for the seventy-fifth, the time standard for the eastern part of the United States. In the central belt, which is governed by the ninetieth meridian, the signal from Washington means eleven o'clock, in the Rocky Mountain belt it is ten o'clock, and on the Pacific coast it is nine.

I read in the papers the other day of a man who got a divorce because the woman he married was a pickpocket. It seems to me that is establishing something of a precedent. What wife isn't?

It's a great accomplishment to be able to sing, but don't lose sight of the fact that it's just as great a one to know you can't.

